



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम

एक परिवार एक बैंक

FINANCIAL RESULTS

For Quarter/ Half-Year Ended,
30th September, 2023

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Amrit Mahotsav

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भारत 2023 INDIA

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Macro Economy Highlights

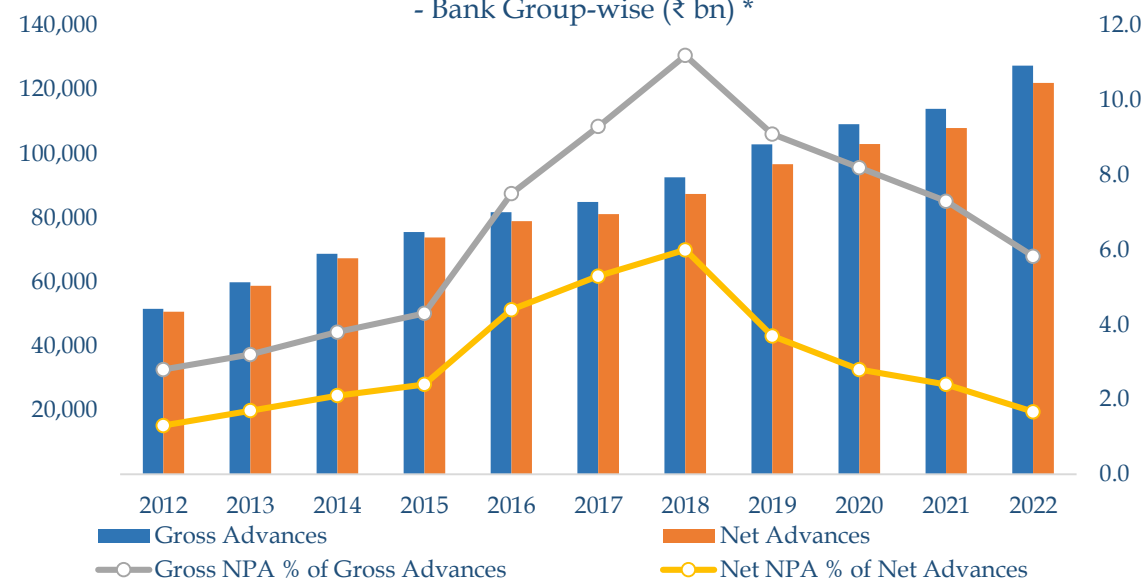


- ❑ India became the 5th largest economy in the world with Real GDP growth for the first quarter of 2023-24 stood at 7.8 % (y-o-y).
- ❑ As per IMF, India's GDP is expected to grow by 6.3% in FY 23-24
- ❑ The index of industrial production (IIP) rose by 10.3% in Aug`23 on y-o-y basis
- ❑ GST revenue collection for the first half of FY 2023-24 which is Rs. 9.9 lakh crore marking 11% Y-o-Y growth
- ❑ As per RBI, CPI inflation is projected at 5.4 per cent for 2023-24.
- ❑ Pent-up demand and festival season is all set to add cheers for spending in retail, electronic and Automobile sector.
- ❑ Forex Reserve stood at 586.91 billion USD; showing comfortable position for meeting external payment obligations.
- ❑ Landmark initiatives under India's G-20 presidency:
 - An India-Middle East-Europe economic corridor was announced that will enhance connectivity and economic integration across continents.
 - The Global Biofuels Alliance (GBA) was launched with the goal of driving the development and deployment of these fuels across the world to sustain energy transition to a zero-emissions environment.

CRAR of Scheduled Commercial Banks (%) *


















Gross And Net NPAs of Scheduled Commercial Banks - Bank Group-wise (₹ bn) *

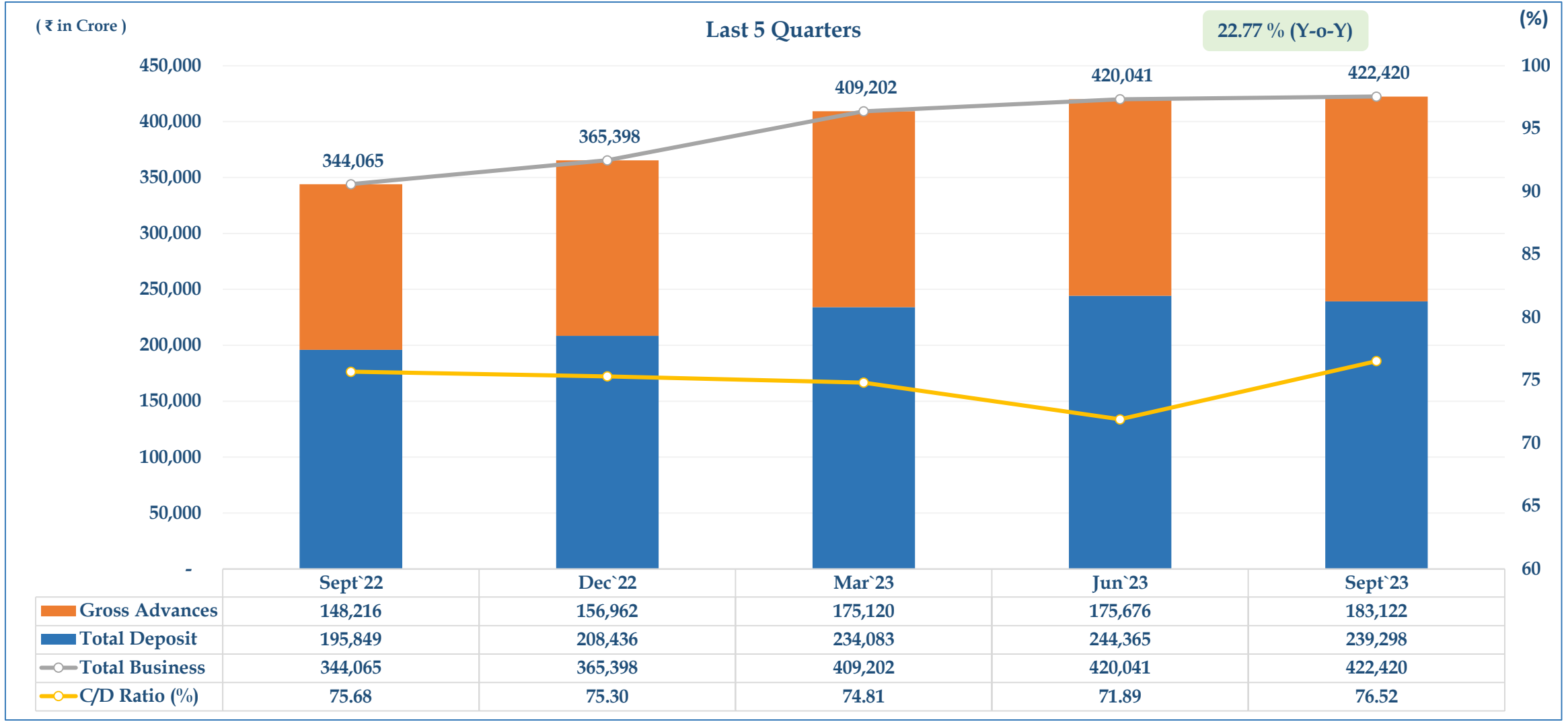


* Source: RBI Database

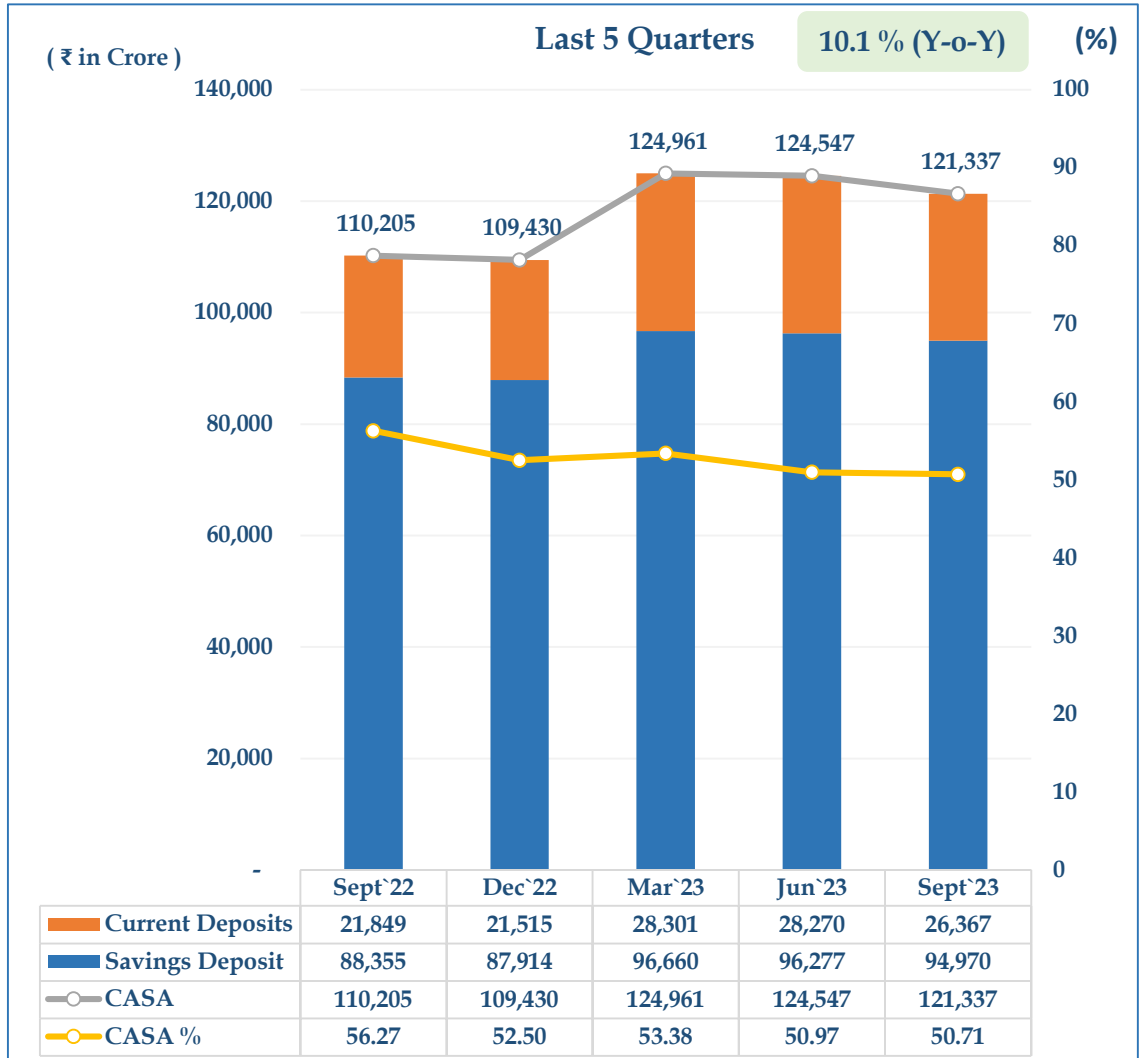
(Y-o-Y) (Q: Sept` 23 vis-à-vis Q: Sept` 22)

Net Profit	Operating Profit	NIM %	Return on Assets	Total Business
Increased by 71.90 % 	Increased by 31.37 % 	3.89 (3.55) 	1.37 (0.92) 	Increased by 22.77 % 
Total Deposits	Savings Deposits	Current Deposits	Gross Advances	Agri. Advances
Increased by 22.18 % 	Increased by 7.49 % 	Increased by 20.68 % 	Increased by 23.55 % 	Increased by 30.39 % 
MSME Advances	Retail Advances	Gross NPA	Net NPA	PCR
Increased by 25.80 % 	Increased by 20.37 % 	2.19 (3.40) 	0.23 (0.68) 	Improved to 98.40 % 

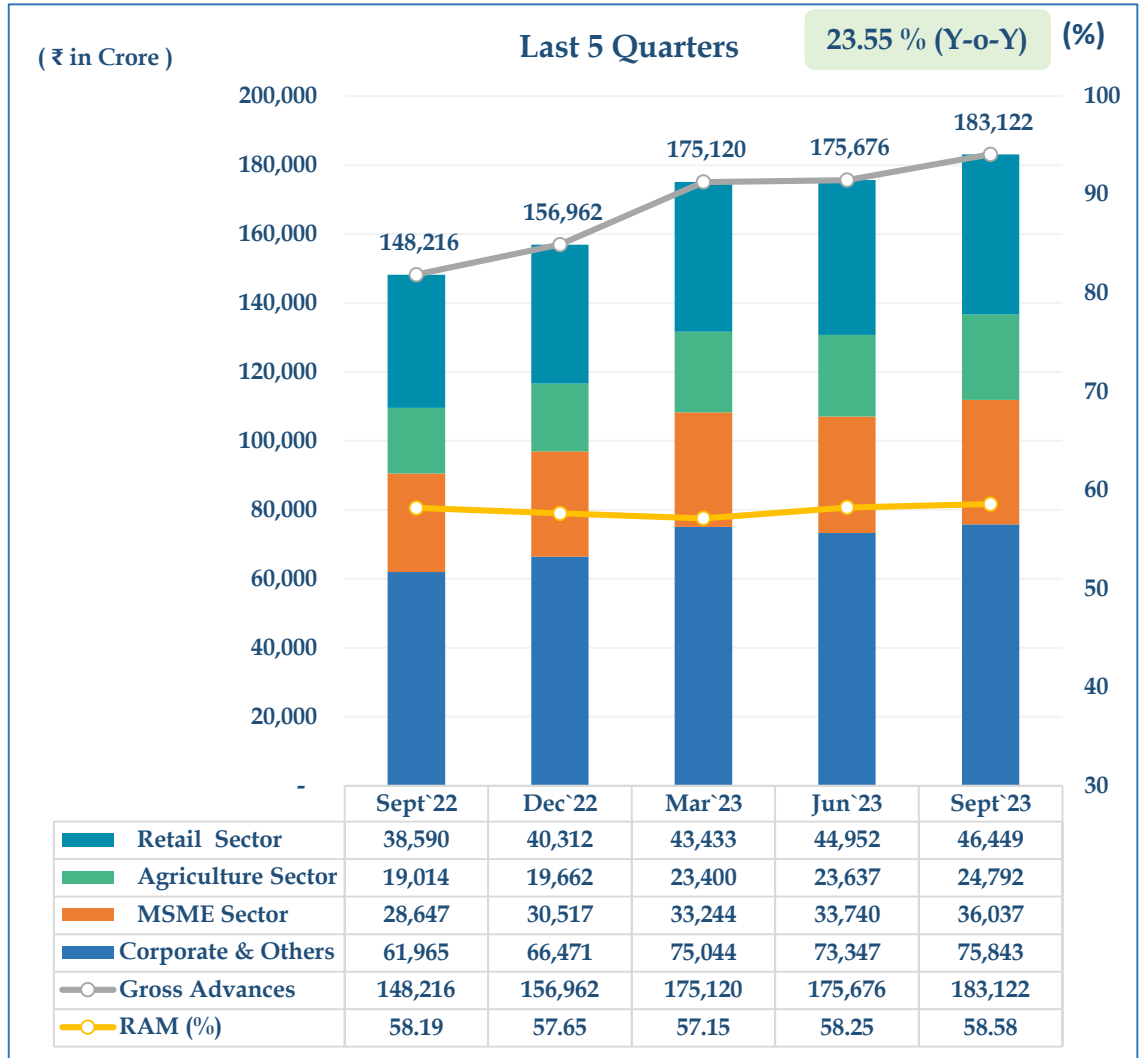
Total Business



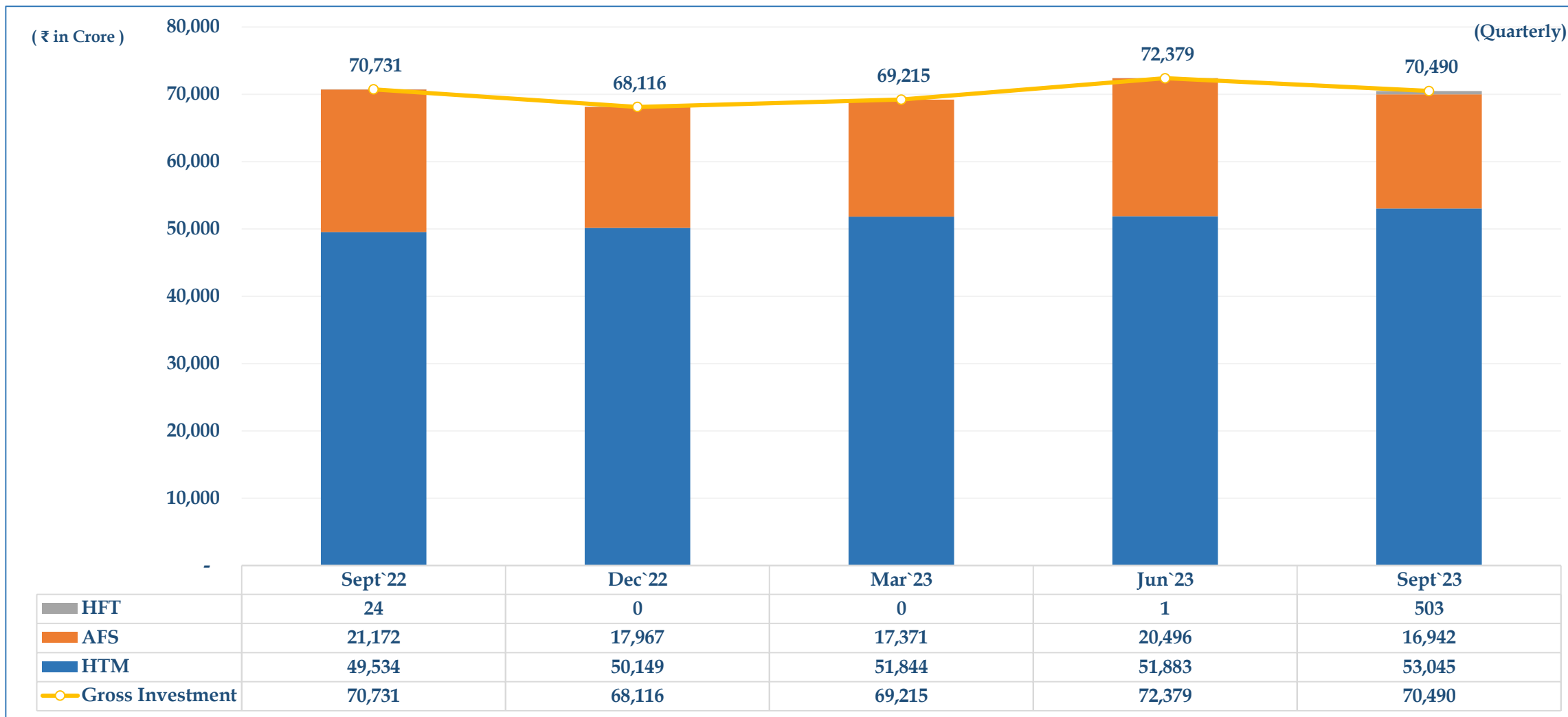
CASA Deposit



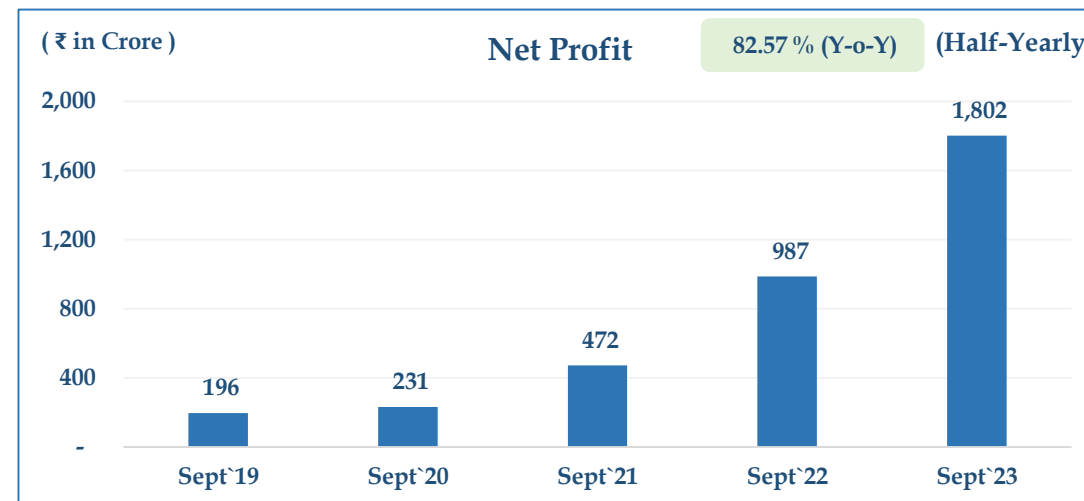
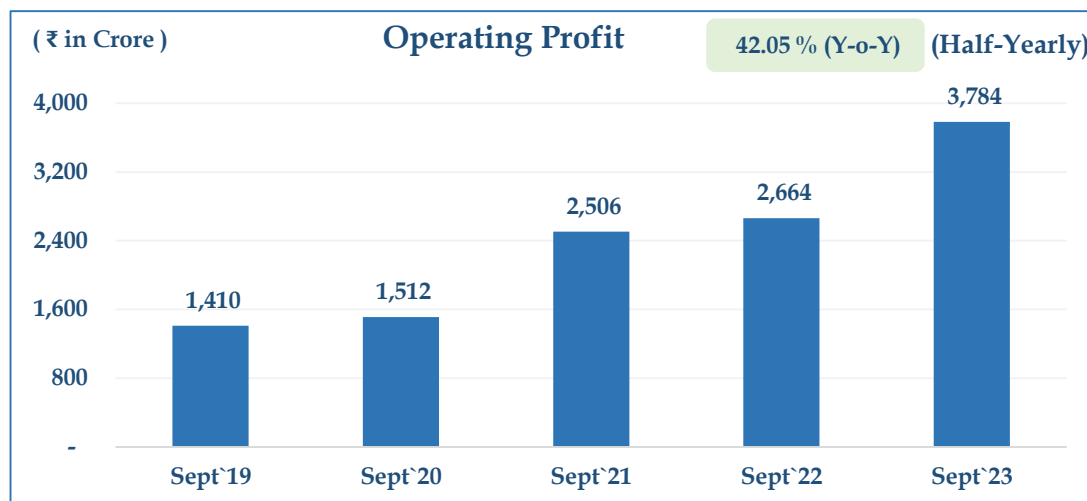
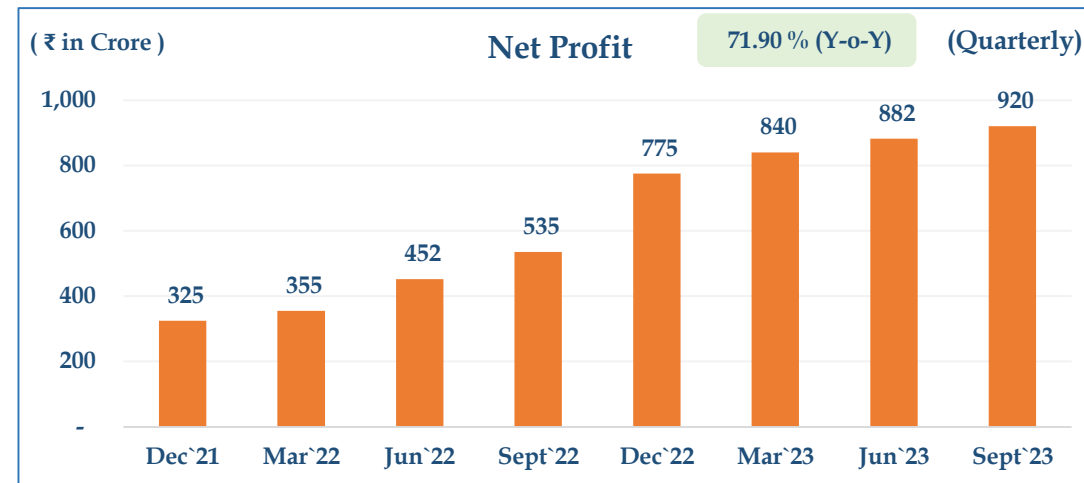
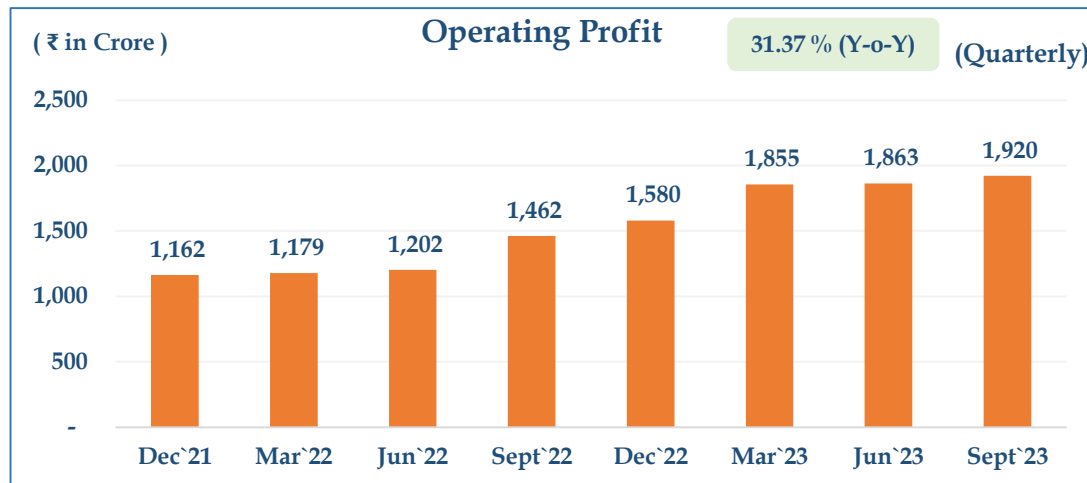
Gross Advances



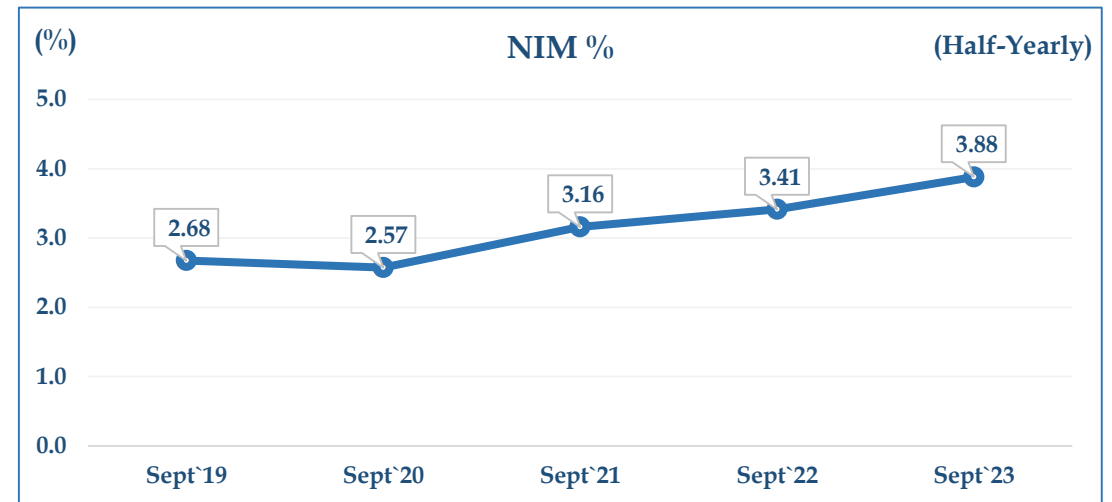
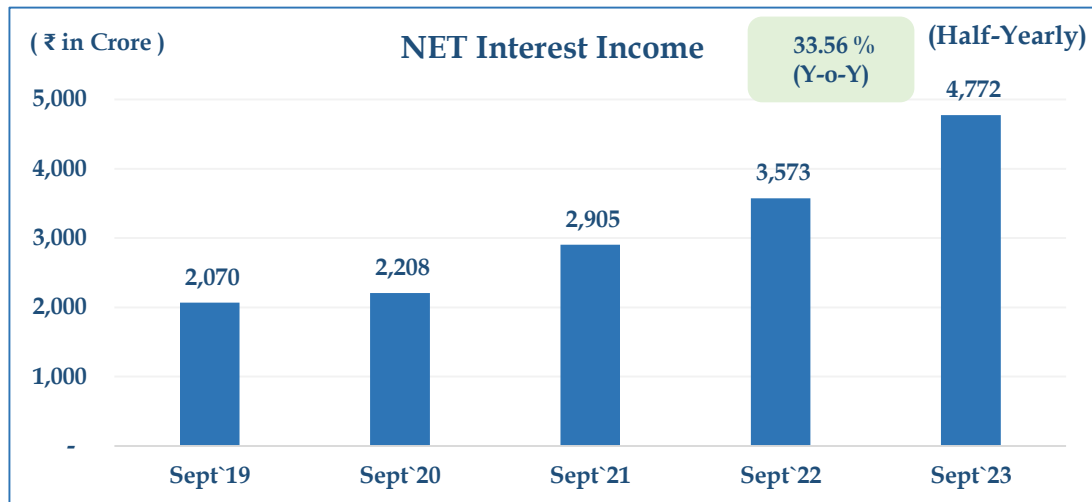
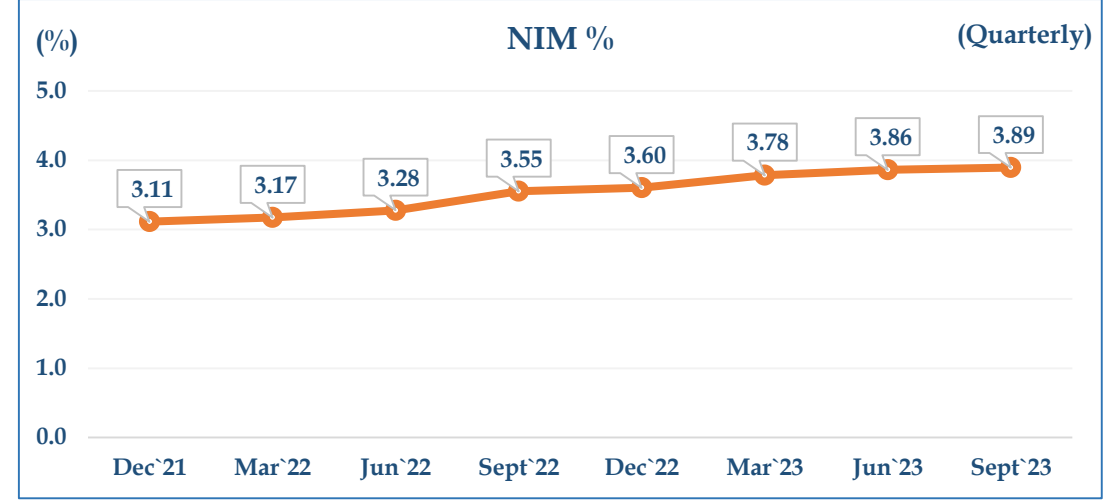
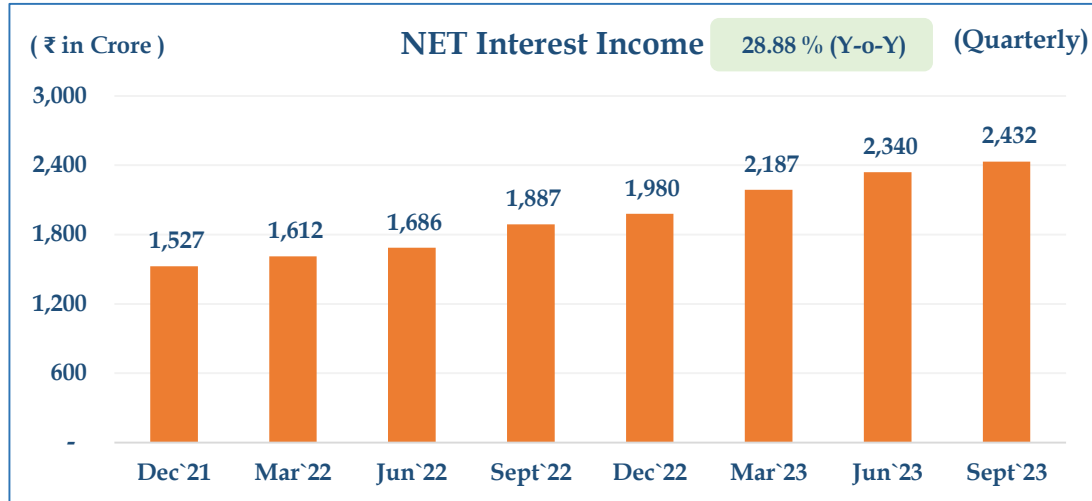
Investments



Profitability



Profitability

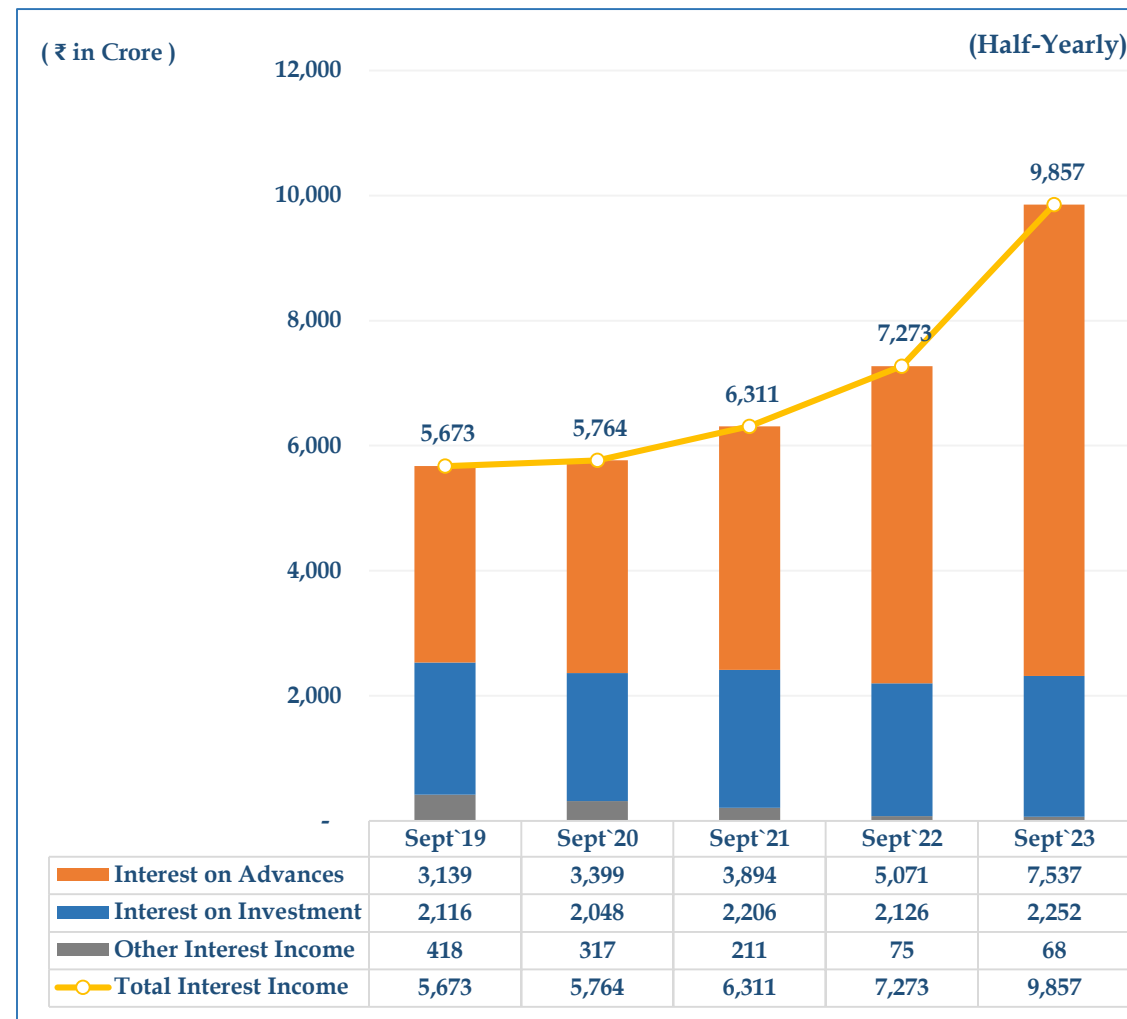
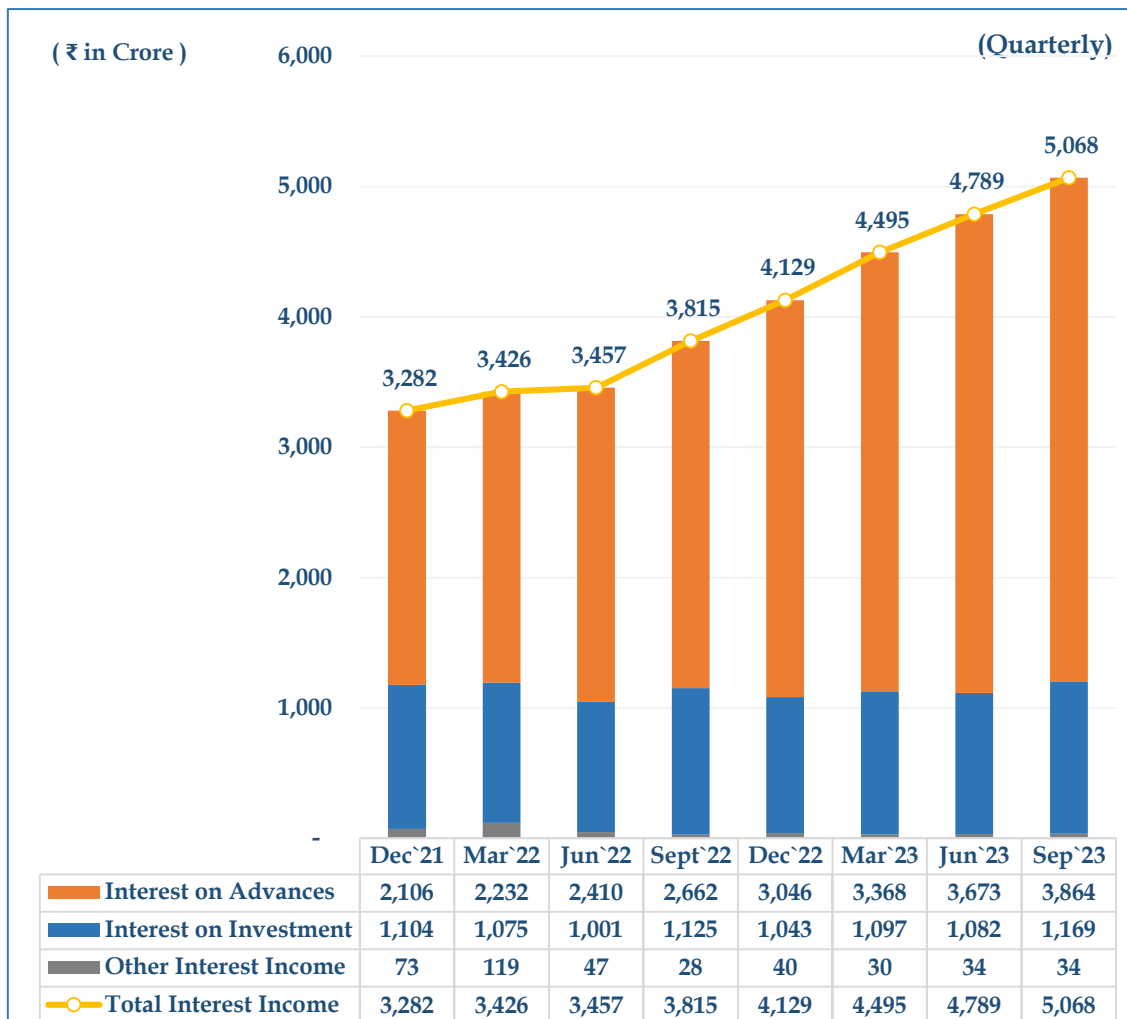


Statement of Income and Expenditure

(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`22	Jun`23	Sept`23	Y-o-Y (%)	Sept`22	Sept`23	Y-o-Y (%)	Mar`23
Total Income	4,317	5,417	5,736	33	8,092	11,153	38	18,179
Interest Income	3,815	4,789	5,068	33	7,273	9,857	36	15,898
Non-Interest Income	502	629	668	33	819	1,296	58	2,280
Total Expenses	2,855	3,554	3,815	34	5,428	7,369	36	12,080
Interest Expenses	1,928	2,449	2,636	37	3,700	5,085	37	8,158
Operating Expenses	927	1,105	1,179	27	1,728	2,285	32	3,922
Operating Profit	1,462	1,863	1,920	31	2,664	3,784	42	6,099
Provision & Contingencies other than taxes	579	776	985	70	1,128	1,761	56	2,654
Provision for Taxes [Net of DTA]	348	205	16	(95)	549	221	(60)	843
Net Profit	535	882	920	72	987	1,802	83	2,602

Interest Earnings

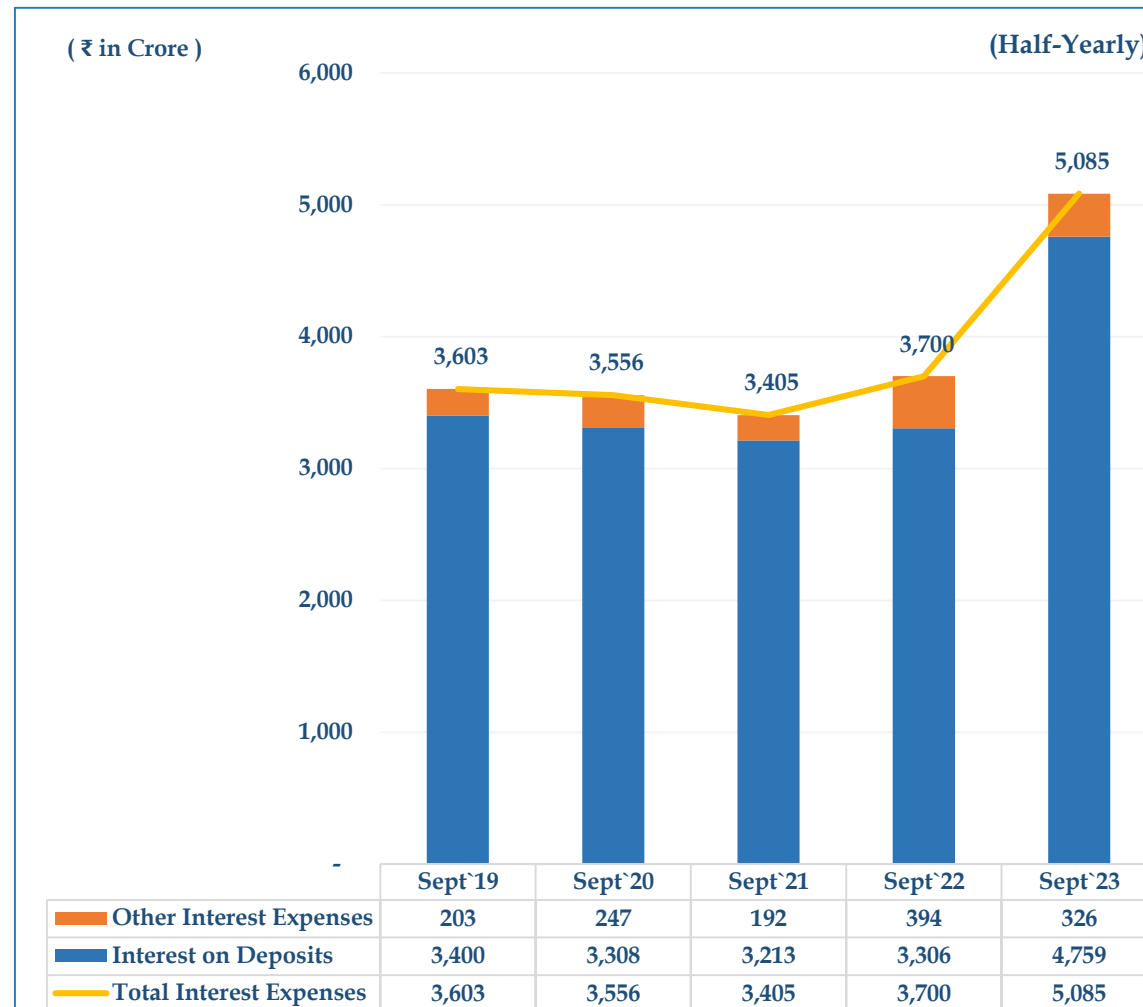
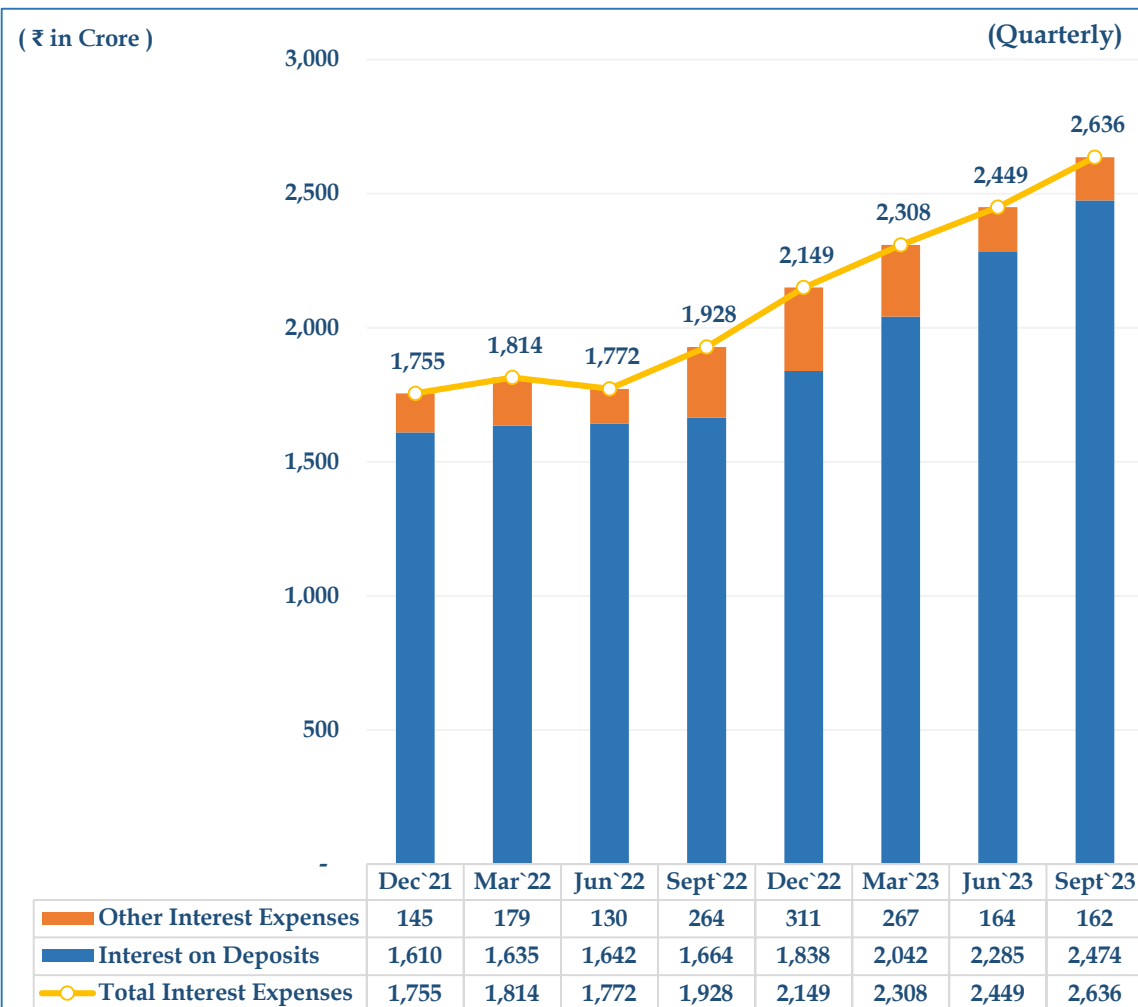


Non-Interest Income

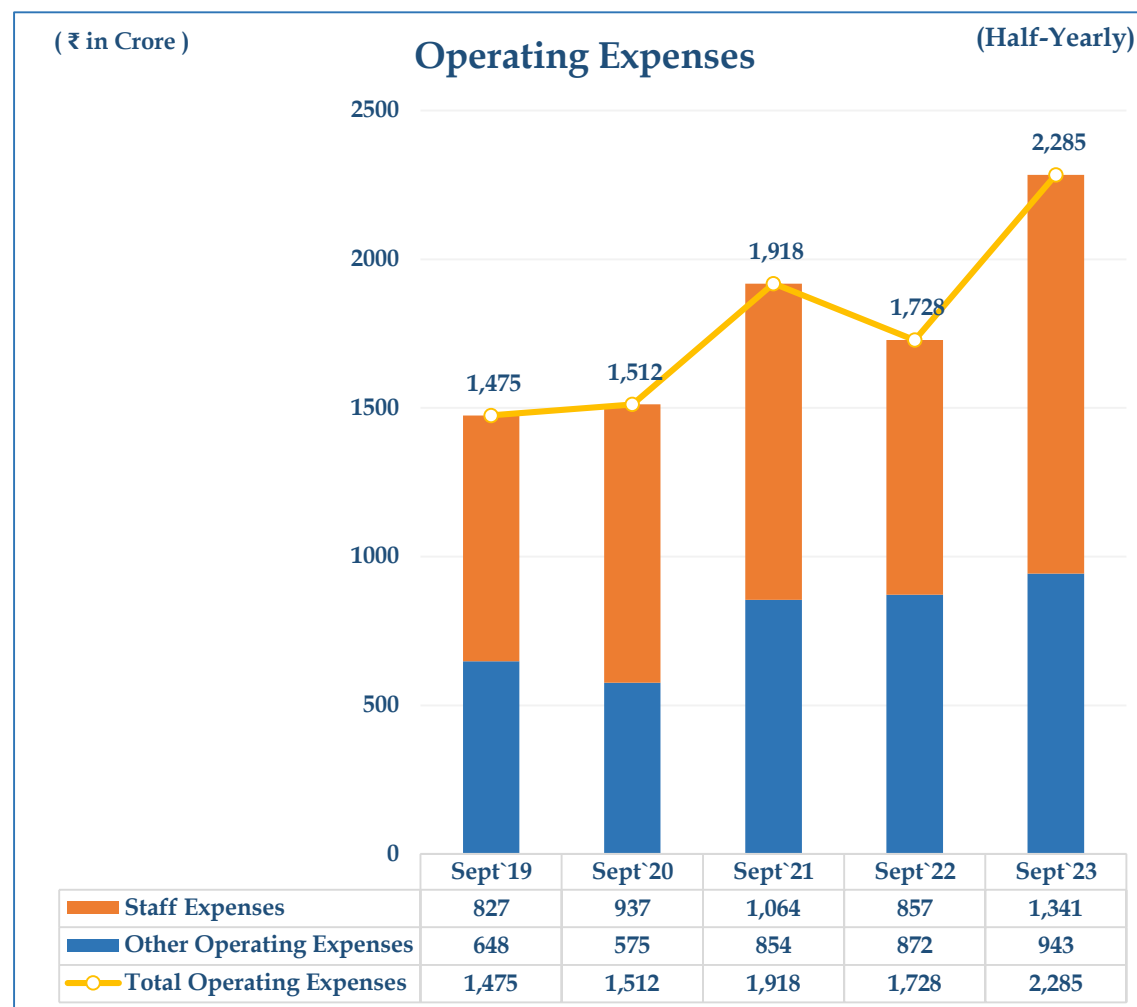
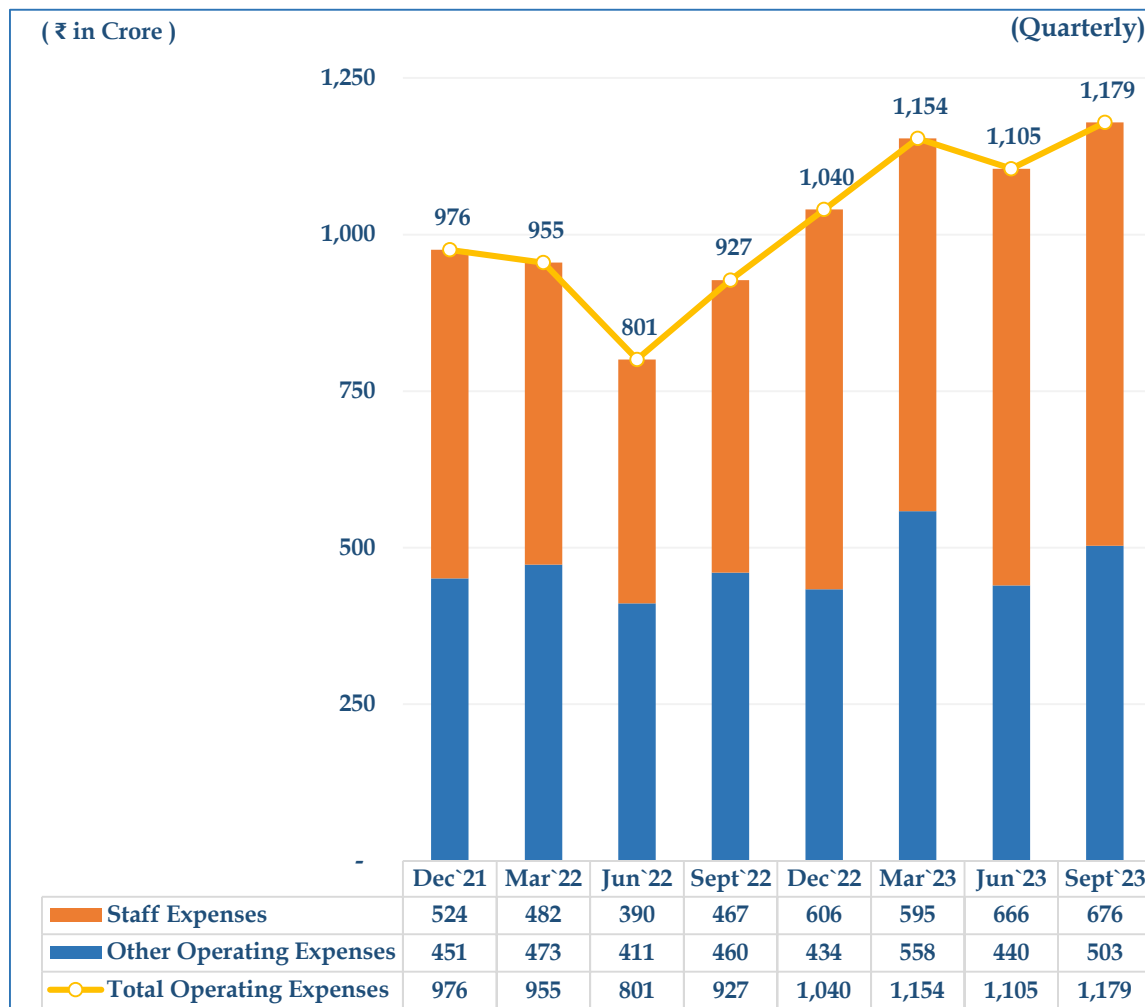
(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`22	Jun`23	Sept`23	Y-o-Y (%)	Sept`22	Sept`23	Y-o-Y (%)	Mar`23
Comm. from Advances	134	150	175	31	240	325	36	545
Other Commissions	172	178	204	19	347	382	10	764
Fee Based Income	306	328	379	24	587	707	20	1,309
Net Profit on Investment	22	50	51	137	(113)	102	-	(103)
Net profit from FEX	14	12	12	(16)	56	23	(59)	78
Treasury Income	36	62	63	77	(56)	125	-	(25)
Recovery in written off accounts	148	231	216	46	266	447	68	943
Other Miscellaneous Income	12	7	10	(22)	22	17	(24)	53
Total Non-Interest Income	502	629	668	33	819	1,296	58	2,280

Interest Expenses



Operating Expenses



Other Operating Expenses

(₹ in Crore)

Particulars	Quarter Ended				Half-Year ended			Year Ended
	Sept`22	Jun`23	Sept`23	Y-o-Y (%)	Sept`22	Sept`23	Y-o-Y (%)	Mar`23
Rent, Taxes & Lighting	63	64	70	12	121	135	11	248
Printing & Stationery	6	5	8	21	11	13	14	26
Advertising & Publicity	7	6	8	6	12	14	13	33
Depreciation on Fixed Assets	59	61	53	(11)	122	114	(6)	262
Audit Fees (incl. branch auditors)	4	3	6	42	12	8	(28)	16
Law Charges	11	13	19	77	30	32	8	59
Postage, Telephone etc.	12	11	11	(9)	27	22	(19)	54
Repairs & Maintenance	52	53	73	41	101	126	25	216
Insurance & Guarantee Fee	59	68	70	19	120	138	15	236
Other Expenditure	187	156	185	(1)	316	341	8	713
Total Other Operating Exp.	460	440	503	9	872	943	8	1,864

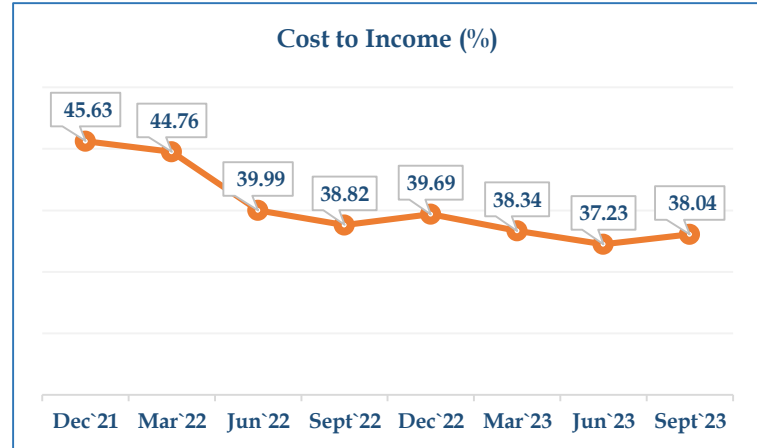
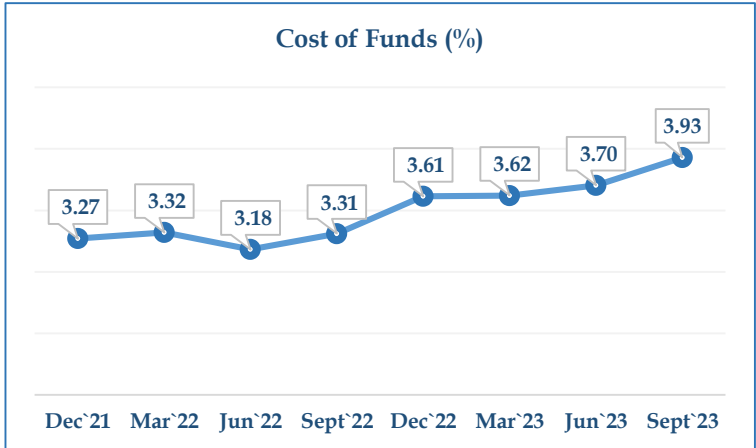
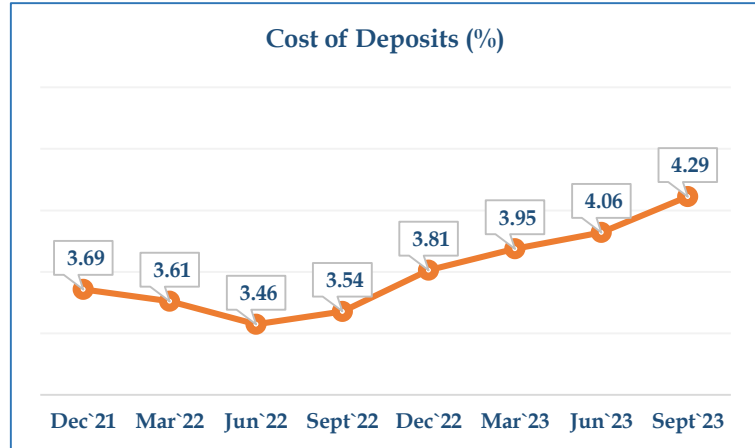
Provisions & Contingencies

(₹ in Crore)

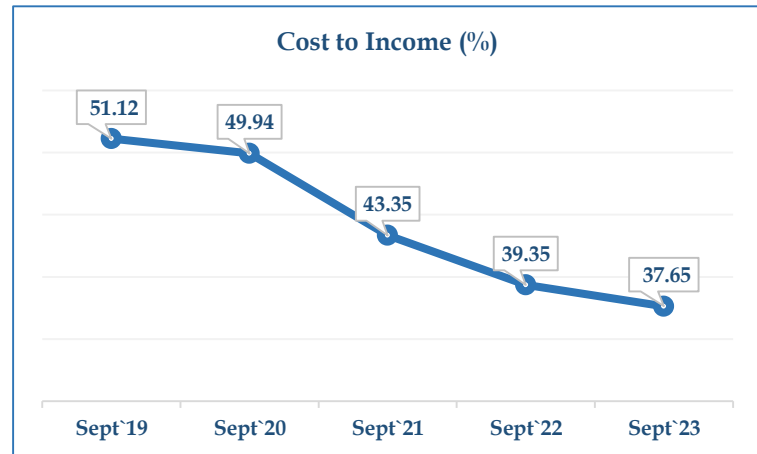
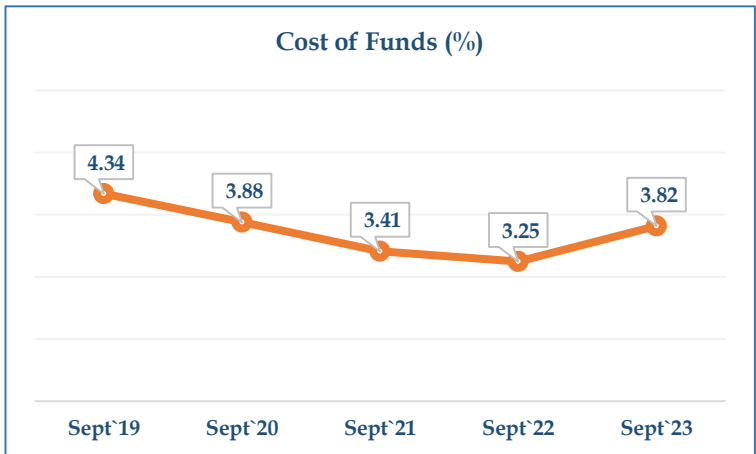
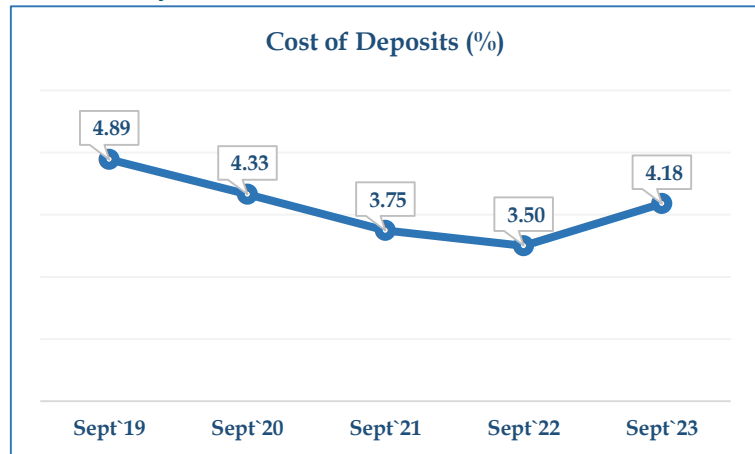
Particulars	Quarter Ended			Half-Year ended		Year Ended
	Sept`22	Jun`23	Sept`23	Sept`22	Sept`23	Mar`23
Provision for Non Performing Assets	532	539	597	1,169	1,137	2,253
Provision for Standard/Restructured Assets	(66)	212	362	(323)	574	(114)
Provision for Non-performing Investment	31	(5)	5	217	-	477
Other provisions (net of write back)	83	30	21	64	50	38
Provision & Contingencies other than taxes	579	776	985	1,128	1,761	2,654
Income Tax [net of DTA & write back]	348	205	16	549	221	843
TOTAL PROVISIONS	927	981	1,001	1,677	1,982	3,497

Key Financial Ratios

Quarterly

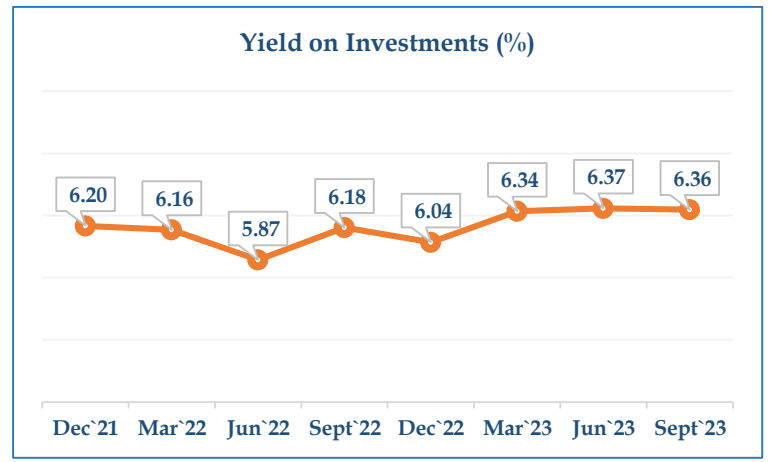
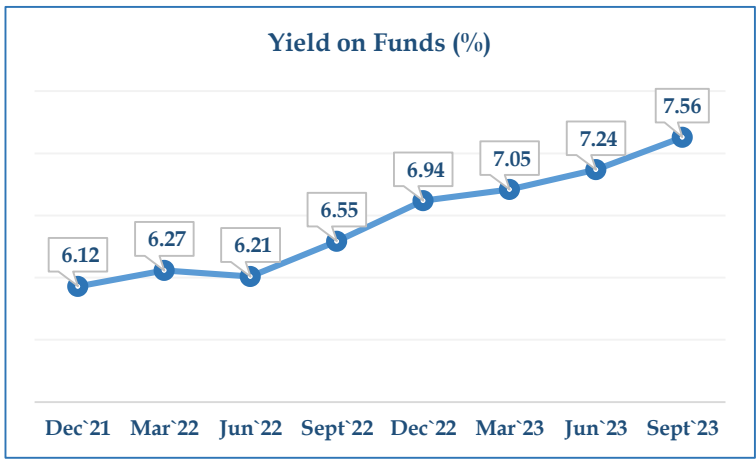
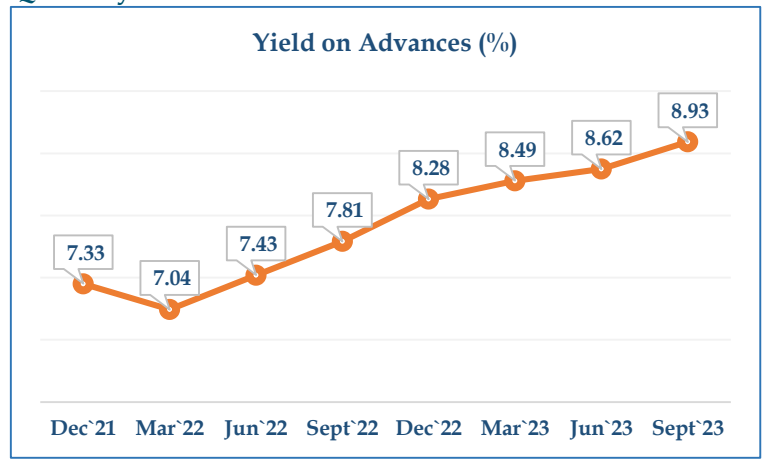


Half-Yearly

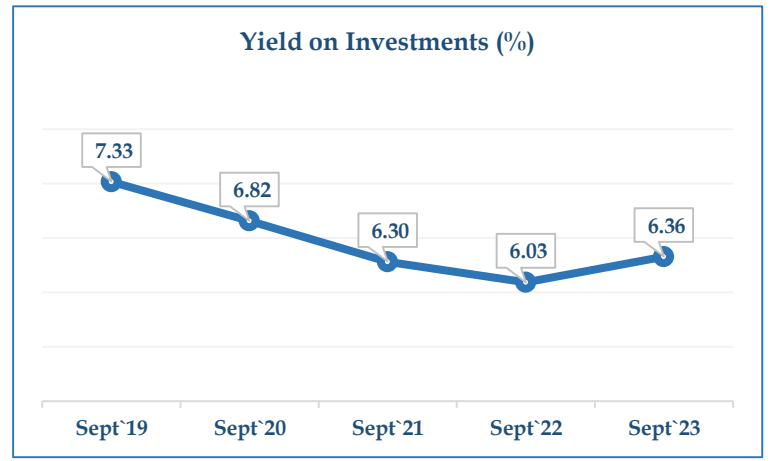
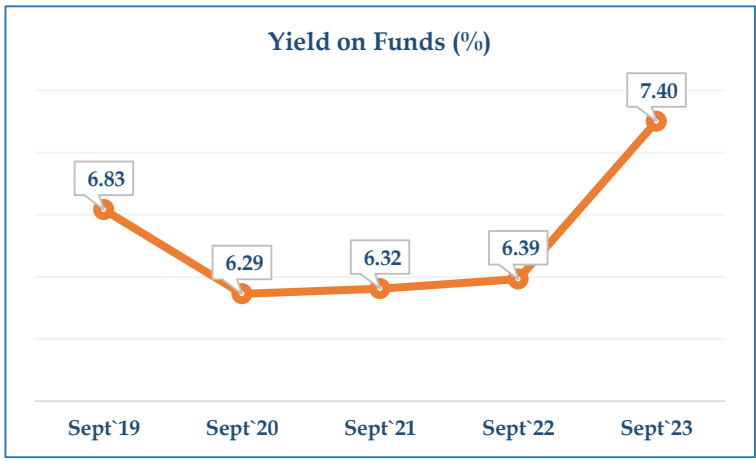
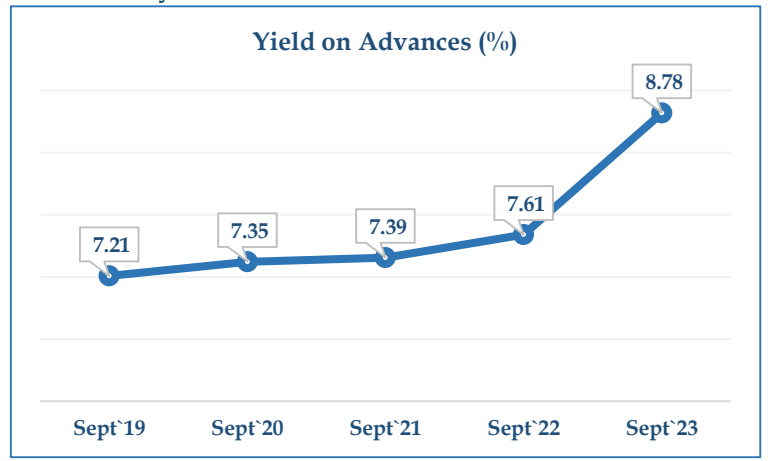


Key Financial Ratios

Quarterly

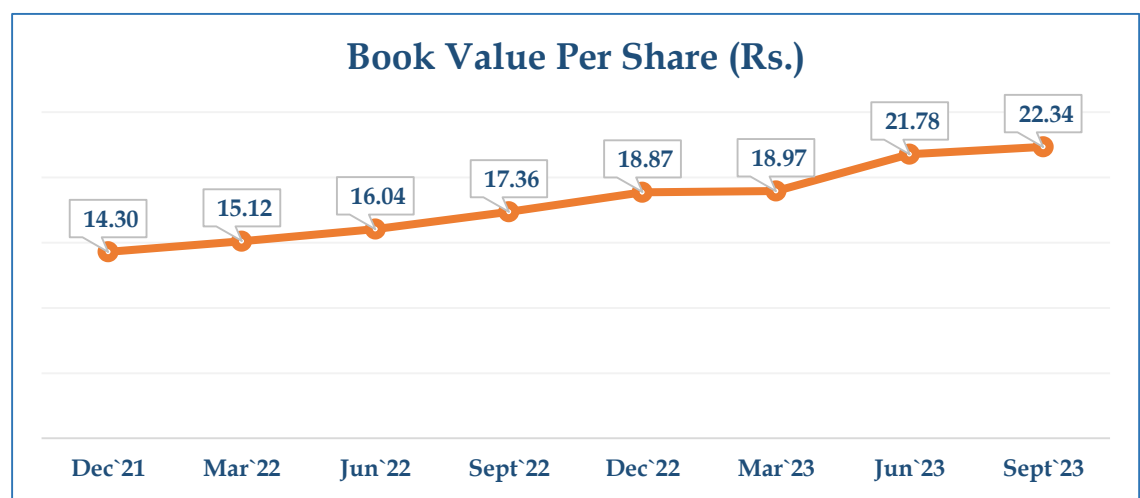
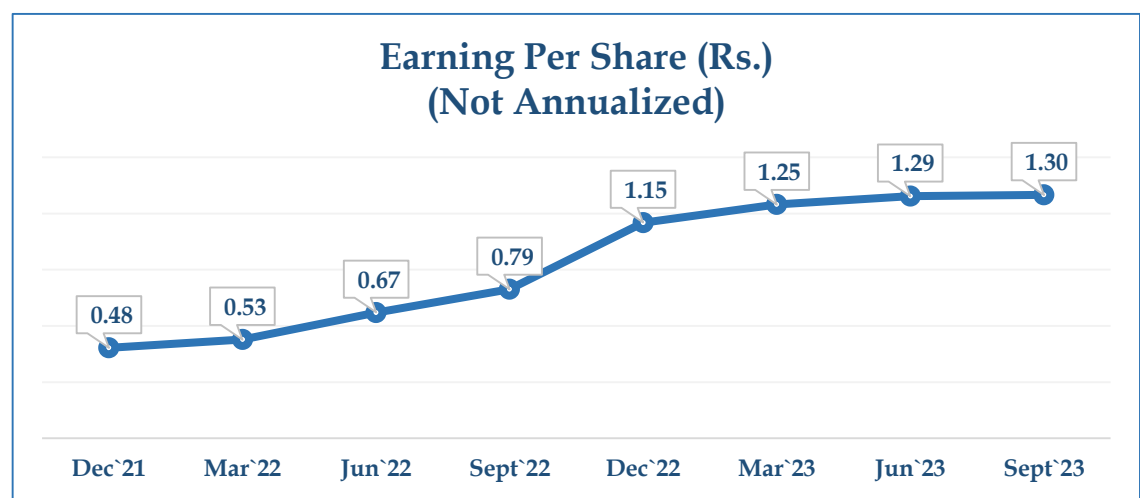
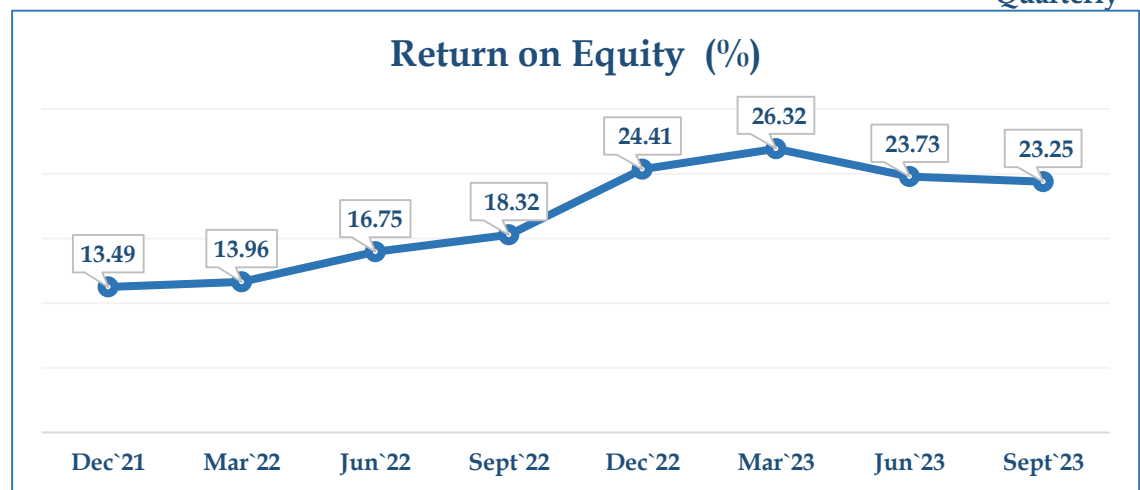
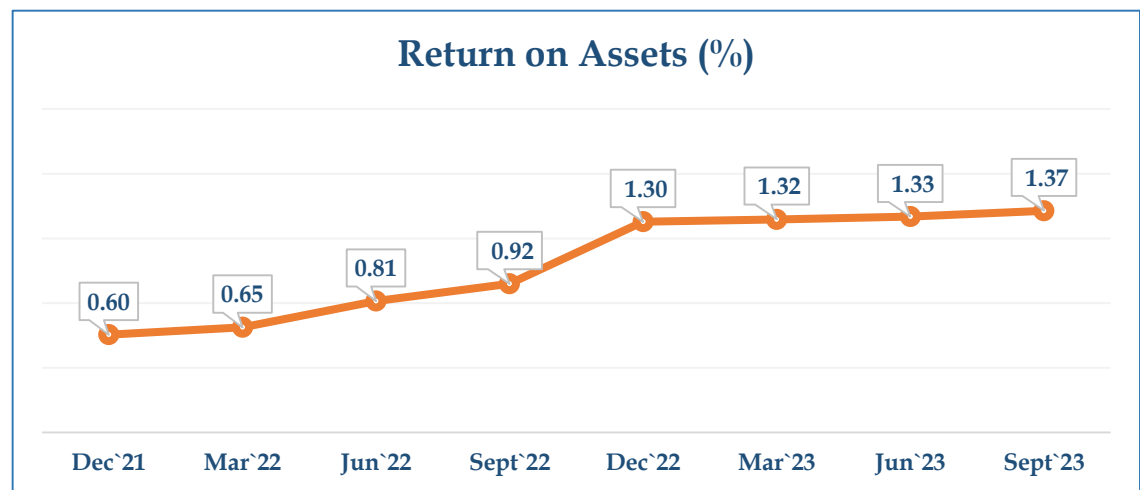


Half-Yearly



Key Financial Ratios

Quarterly



Assets & Liabilities – An Overview

(₹ in Crore)

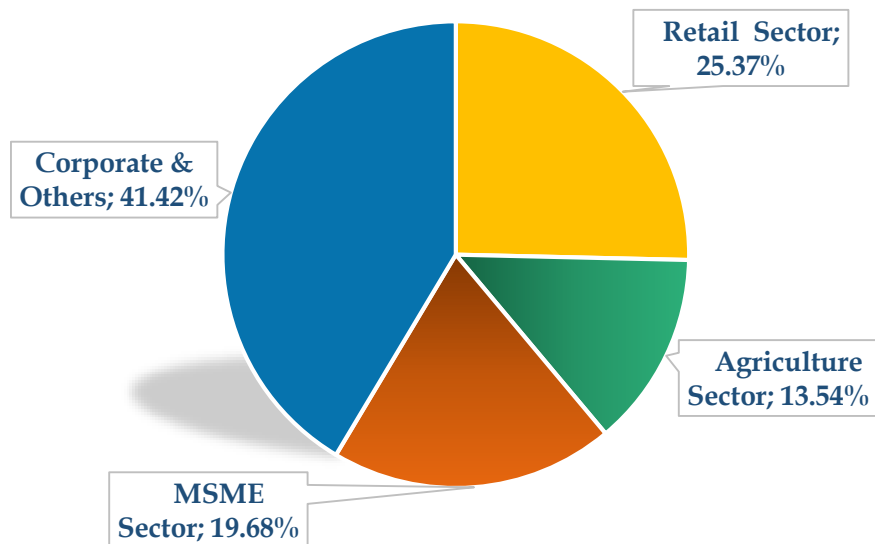
Assets	Sept`22	Mar`23	Jun`23	Sept`23
Cash & Balance with RBI	14,483	18,508	21,172	14,221
Balances with Bank & Call Money	29	21	566	543
Total Investments (Net of Depreciation & Provision)	70,184	68,867	72,035	70,179
Total Advances (Net of Provision)	1,44,163	1,71,221	1,72,083	1,79,515
Total Fixed Assets (Net of Depreciation)	2,194	2,157	2,143	2,145
Other Assets	7,955	6,878	6,754	6,582
Total	2,39,009	2,67,651	2,74,754	2,73,184
Liabilities	Sept`22	Mar`23	Jun`23	Sept`23
Capital	6,731	6,731	7,081	7,081
Reserves & Surplus	8,141	8,880	10,411	11,331
Deposits	1,95,849	2,34,083	2,44,365	2,39,298
Borrowings	22,911	10,766	6,618	8,654
Other Liabilities & Provisions	5,377	7,193	6,278	6,820
Total	2,39,009	2,67,651	2,74,754	2,73,184

(₹ in Crore)

Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Sept`22	Jun`23	Sept`23	Growth (Y-o-Y) %
Gross Advances	1,48,216	1,75,676	1,83,122	23.55
<i>of which</i>				
Retail Sector	38,590	44,952	46,449	20.37
Agriculture Sector	19,014	23,637	24,792	30.39
MSME Sector	28,647	33,740	36,037	25.80
Total of RAM	86,250	1,02,329	1,07,279	24.38
RAM % to Gross Advances	58.19	58.25	58.58	
Corporate & Others	61,965	73,347	75,843	22.40



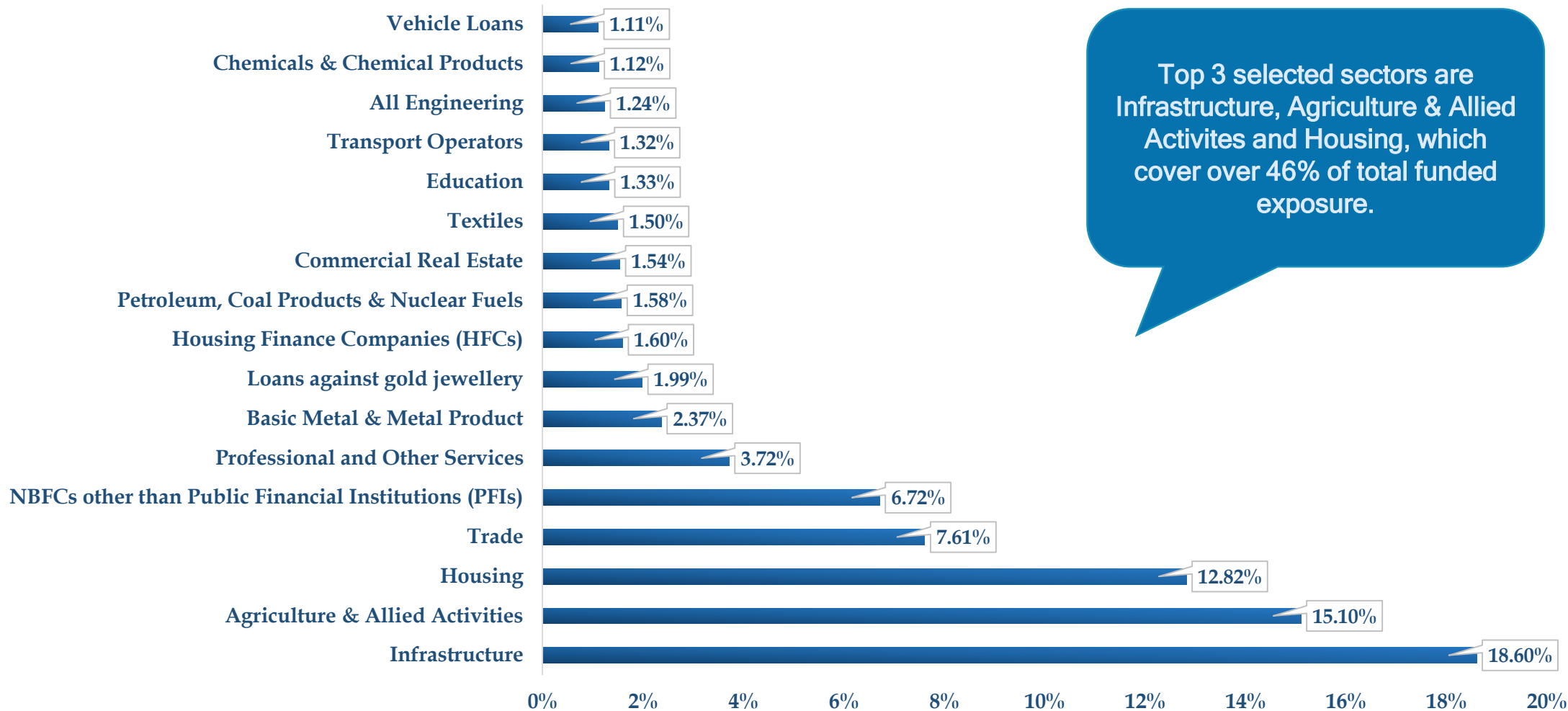
% Share of Gross Advances, as on 30th Sep, 2023

RETAIL CREDIT				
Particulars	Sept`22	Jun`23	Sept`23	Growth (Y-o-Y) %
Total Retail Credit	38,590	44,952	46,449	20.37
<i>of which</i>				
Housing	22,891	25,695	26,686	16.58
Education	1,644	1,878	2,033	23.66
Vehicle	2,314	2,400	2,487	7.46
Others	11,741	14,979	15,243	29.83

AGRICULTURE CREDIT				
Particulars	Sept`22	Jun`23	Sept`23	Growth (Y-o-Y) %
Total Agriculture Credit	19,014	23,637	24,792	30.39
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	11,776	12,798	13,218	12.25
Agri Infrastructure	493	646	670	35.90
Agri Ancillary Activities	6,745	10,193	10,905	61.67

MSME CREDIT				
Particulars	Sept`22	Jun`23	Sept`23	Growth (Y-o-Y) %
Total MSME Credit	28,647	33,740	36,037	25.80
<i>of which</i>				
Micro	18,891	21,339	23,099	22.28
Small	7,160	9,265	9,539	33.22
Medium	2,596	3,136	3,399	30.94

Funded exposure to selected sectors & industries with total exposure (more than 1%) - September` 23



Top 3 selected sectors are Infrastructure, Agriculture & Allied Activities and Housing, which cover over 46% of total funded exposure.

External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Sept`22			Jun`23			Sept`23		
	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 Exposure for External Rating	384	68,665	100	431	84,026	100	426	86,761	100
AAA	25	5,509	8.02	16	6,221	7.40	12	5,565	6.41
AA	59	15,372	22.39	71	22,401	26.66	71	22,912	26.41
A	108	20,106	29.28	114	20,994	24.99	107	22,256	25.65
BBB	79	8,893	12.95	94	10,185	12.12	89	9,196	10.60
BB & Below	61	3,952	5.76	49	4,391	5.23	39	3,490	4.02
Total Rated	332	53,833	78.40	344	64,192	76.40	318	63,418	73.10
Govt.Guaranteed exposure (Unrated)	20	13,373	19.48	21	15,755	18.75	27	19,126	22.04
Total Rated plus Govt Guarantee	352	67,205	97.87	365	79,947	95.15	345	82,544	95.14
Other Unrated	32	1,459	2.13	66	4,079	4.85	81	4,217	4.86

Asset Quality

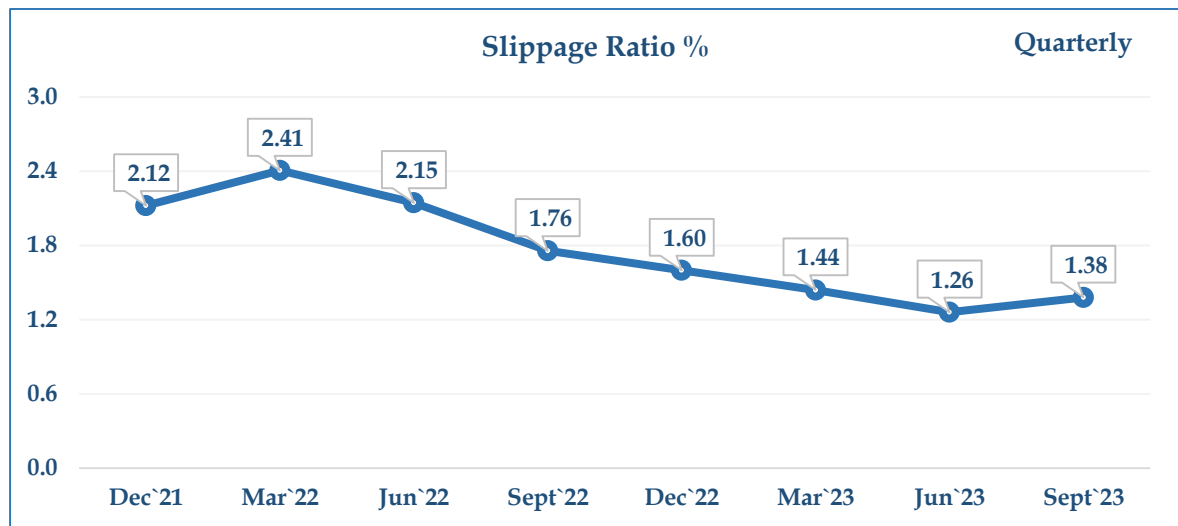
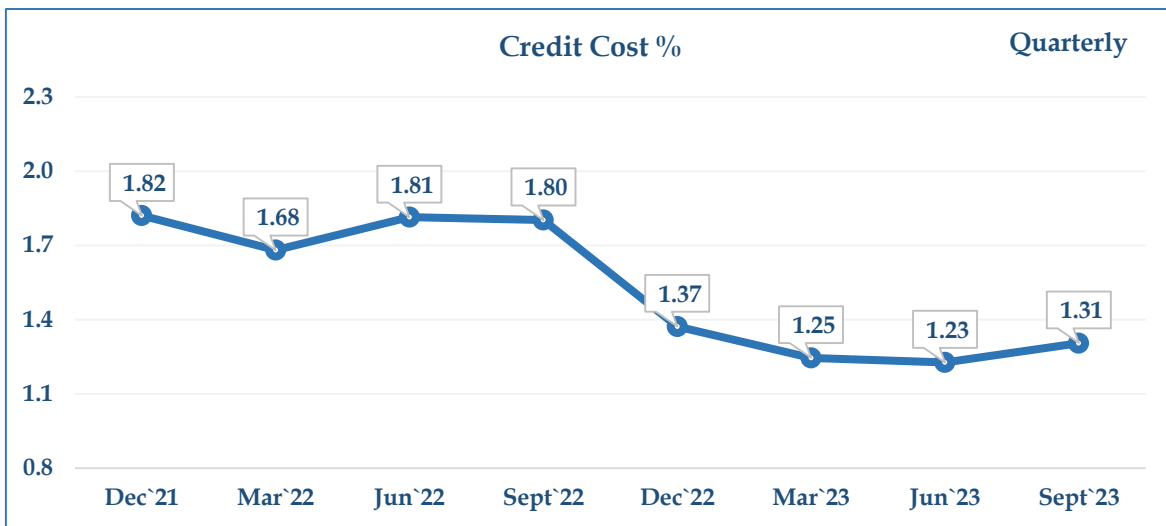
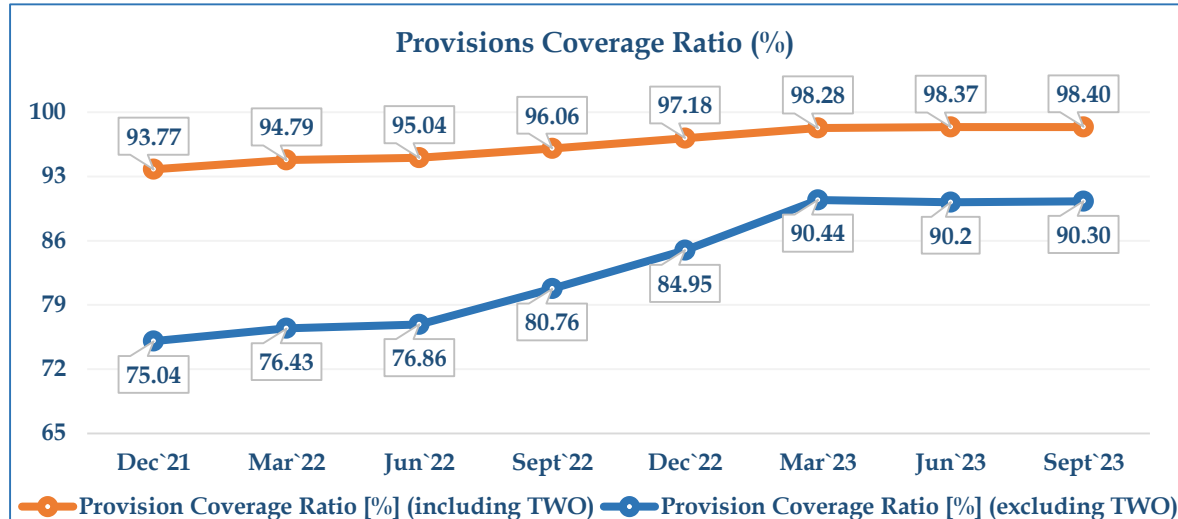
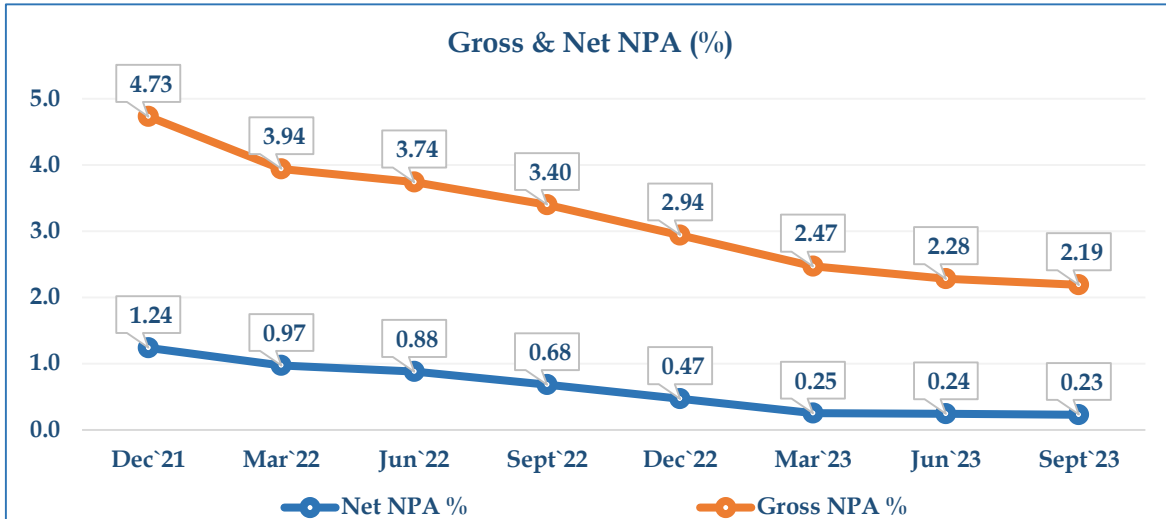
(₹ in Crore)

Particulars	Sept`22`		Dec`22		Mar`23		Jun`23		Sept`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	1,43,177	96.60	1,52,350	97.06	1,70,786	97.53	1,71,669	97.72	1,79,105	97.81
Sub-Standard	1,787	1.21	1,629	1.04	1,467	0.84	1,157	0.66	1,151	0.63
Doubtful	2,951	1.99	2,804	1.79	2,692	1.54	2,684	1.53	2,733	1.49
Loss	301	0.20	180	0.11	175	0.10	166	0.09	133	0.07
Total Advances	1,48,216	100	1,56,962	100	1,75,120	100	1,75,676	100	1,83,122	100

Special Mention Account *

Particulars	Sept`22`		Dec`22		Mar`23		Jun`23		Sept`23	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	234	0.16	154	0.10	117	0.07	250	0.14	75	0.04
SMA2	103	0.07	209	0.13	52	0.03	119	0.07	198	0.11
Total	338	0.23	363	0.23	168	0.10	369	0.21	273	0.15

* Rs. 5 crore and above



Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Sept`22	Dec`22	Mar`23	Jun`23	Sept`23
Opening Level of Gross NPAs	5,260	5,039	4,612	4,334	4,007
Total Reductions	880	1,006	833	872	584
<i>of which : Recovery + Upgradation</i>	418	419	433	273	324
Gross Addition	659	579	555	545	594
<i>of which : Variable</i>	65	7	6	6	1
<i>: Fresh Slippages</i>	594	572	549	538	593
Net Increase/Decrease	(221)	(427)	(278)	(327)	10
Closing Level of Gross NPAs	5,039	4,612	4,334	4,007	4,017

Sector-wise Credit Deployment & NPA

(₹ in Crore)

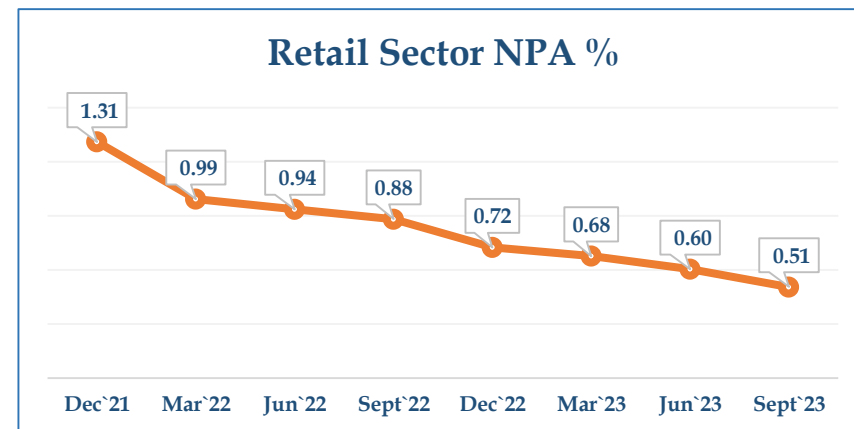
Particulars	Sept`22			Jun`23			Sept`23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	38,590	340	0.88	44,952	271	0.60	46,449	235	0.51
Agriculture Sector	19,014	2,743	14.43	23,637	2,308	9.77	24,792	2,388	9.63
MSME Sector	28,647	1,367	4.77	33,740	1,149	3.41	36,037	1,152	3.20
Total of RAM	86,250	4,451	5.16	1,02,329	3,729	3.64	1,07,279	3,775	3.52
RAM to Gross Advances (%)	58.19	-	-	58.25	-	-	58.58	-	-
Corporate & Others	61,965	588	0.95	73,347	278	0.38	75,843	242	0.32
Corporate & Others to Gross Advances (%)	41.81	-	-	41.75	-	-	41.42	-	-
Total Advances	1,48,216	5,039	3.40	1,75,676	4,007	2.28	1,83,122	4,017	2.19

Retail Sector - NPA

(₹ in Crore)

Particulars	Sept'22			Jun'23			Sept'23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	38,590	340	0.88	44,952	271	0.60	46,449	235	0.51
<i>of which</i>									
Housing	22,891	199	0.87	25,695	148	0.58	26,686	126	0.47
Education	1,644	27	1.63	1,878	15	0.77	2,033	13	0.65
Vehicle	2,314	24	1.02	2,400	17	0.69	2,487	13	0.52
Others	11,741	91	0.78	14,979	92	0.61	15,243	83	0.54

Retail Sector NPA %

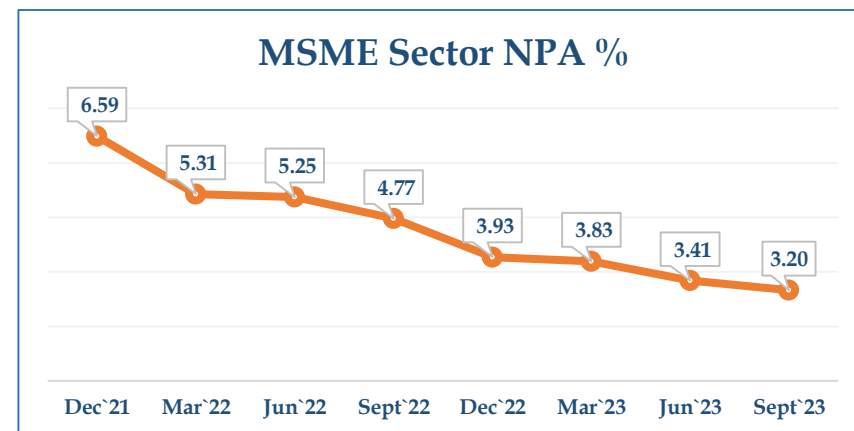


MSME Sector - NPA

(₹ in Crore)

Particulars	Sept'22			Jun'23			Sept'23		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	28,647	1,367	4.77	33,740	1,149	3.41	36,037	1,152	3.20
<i>of which</i>									
Micro	18,891	1,044	5.53	21,339	971	4.55	23,099	989	4.28
Small	7,160	161	2.25	9,265	147	1.58	9,539	134	1.40
Medium	2,596	162	6.23	3,136	32	1.01	3,399	29	0.86

MSME Sector NPA %



Restructuring of Advances

(₹ in Crore)

Sector-wise COVID Restructuring under RP 1.0 as on 30.09.2023

RP Invoked		RP Implemented Balance (as on 30.09.22)			RP Implemented Balance (as on 30.06.23)			RP Implemented Balance (as on 30.09.23)		
Sector	Std Advance as on 30.09.23	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	46,214	547	1.18	0.31	434	0.94	0.24	421	0.91	0.24
Agriculture	22,404	57	0.25	0.03	52	0.23	0.03	50	0.22	0.03
MSME	34,885	27	0.02	0.02	-	0.00	0.00	-	0.00	0.00
Corporate	75,601	502	0.66	0.28	368	0.49	0.21	397	0.52	0.22
Total	1,79,104	1,134		0.63	854		0.48	867		0.48

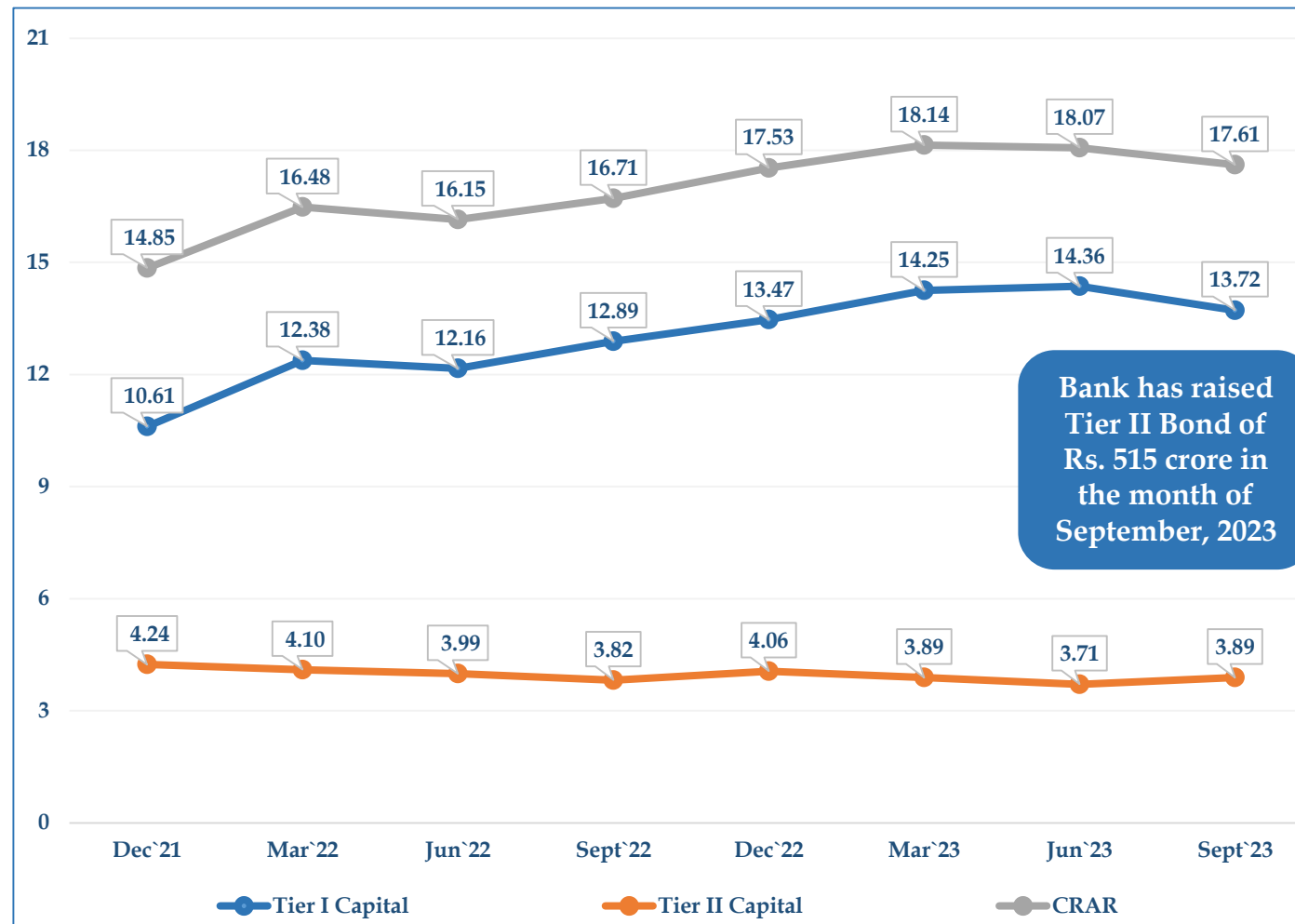
Sector-wise COVID Restructuring under RP 2.0 as on 30.09.2023

RP Invoked and Implemented				
Sector	Restructured upto 30.09.2023	% to respective sector STD advance	Std Advance as on 30.09.2023	% to Total STD advances 30.09.2023
Retail	1,292	2.79	46,214	0.72
Agriculture	169	0.76	22,404	0.09
MSME	356	1.02	34,885	0.20
Corporate	-	-	75,601	-
Total	1,817		1,79,104	0.01

Restructuring of Standard Advances	Sept`22	Dec`22	Mar`23	Jun`23	Sep`23
Retail- As on Date	2,119	2,071	1,863	1,797	1,713
Agriculture- As on date	348	310	303	251	184
MSME- As on date	1,582	1,285	1,114	835	450
Corporate- As on Date	796	1,024	908	892	822
Total	4,845	4,691	4,188	3,774	3,169

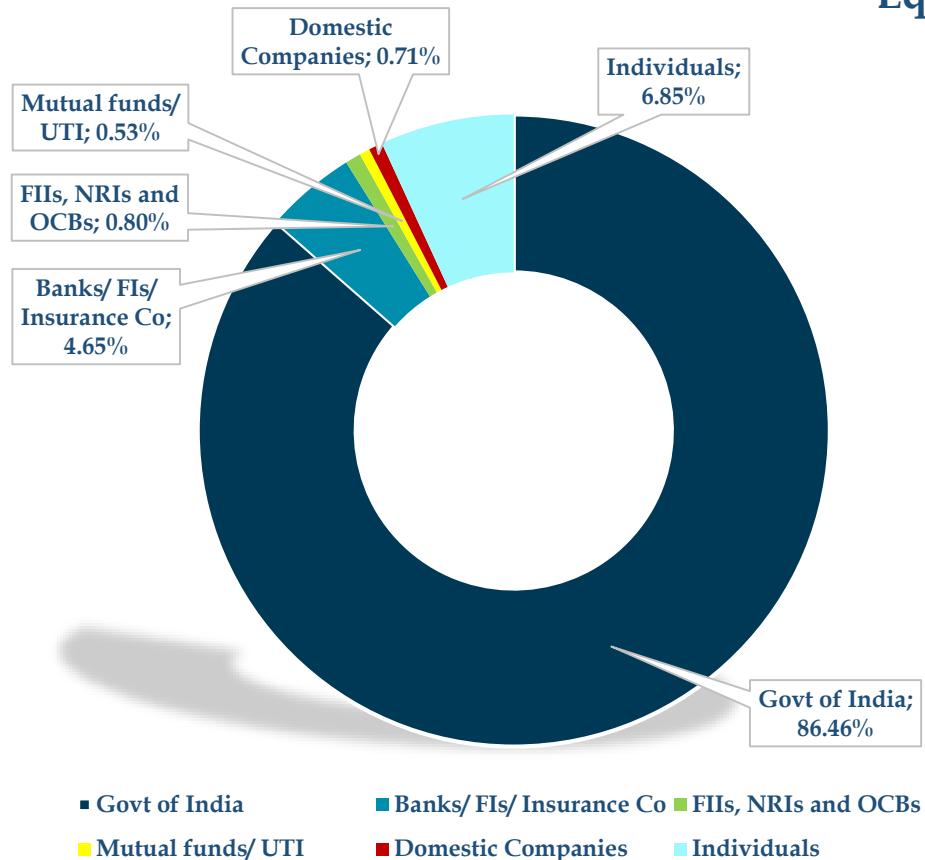
Capital Adequacy (%)

Particulars	Sept`22	Jun`23	Sept`23
RWA for Credit Risk	84,499	99,432	1,03,825
RWA for Market Risk	4,708	4,860	6,057
RWA for Operational Risk	12,332	14,537	14,537
Total RWA	1,01,538	1,18,829	1,24,420
CET I %	12.00	12.85	12.28
ATI %	0.89	1.51	1.44
TIER I %	12.89	14.36	13.72



Bank has raised Tier II Bond of Rs. 515 crore in the month of September, 2023

Equity Holding(%) & Ratios



As on 30th September, 2023

GOI Holding reduced from 90.97% to 86.46% as Bank raised Rs. 1000 crore via QIP which was oversubscribed.

Quarterly

Particulars	Sept`22	Dec`22	Mar`23	Jun`23	Sept`23
No. of Shares (in crore)	673.05	673.05	673.05	708.14	708.14
Market Capitalization	11,980	20,595	16,658	20,465	33,743
Net Worth (in crore)	11,682	12,699	12,765	14,870	15,823
Return on Equity (%)	18.32	24.41	26.32	23.73	23.25
Return on Assets (%)	0.92	1.30	1.32	1.33	1.37
Earning Per Share (Rs.) (Not Annualized)	0.79	1.15	1.25	1.29	1.30
Book Value Per Share (Rs.) (excl. Rev. Res.)	17.36	18.87	18.97	21.78	22.34

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA / CARE	AA (Positive)
	INFOMERICS / ACUITE	AA+ (Stable)
Short Term Rating	CRISIL	A1+



Internet Banking

- Payment of Credit Card dues
- CIF based consolidated statement
- Open PPF Account
- Get timely update for Re-KYC

New Initiatives in Digital Banking



Mobile Banking

- Reduced Beneficiary addition period
- Enrolment of Insurance
- Nomination Facility
- Online Bill Payment
- Download Balance/ Loan Certificate
- Enrolment of Social Security Scheme
- Clearance of Payment of Cheques above Rs. 50,000



WhatsApp Banking

- Download forms
- Instant Access to Interest Rate Charts
- Know Your IFSC, Bank Holidays & Cyber Security Tips
- Hot-listing of Credit Card
- Modify Credit Card limit for POS, e-commerce, cashless & POS
- Dedicated customer support for NRIs



Credit Card

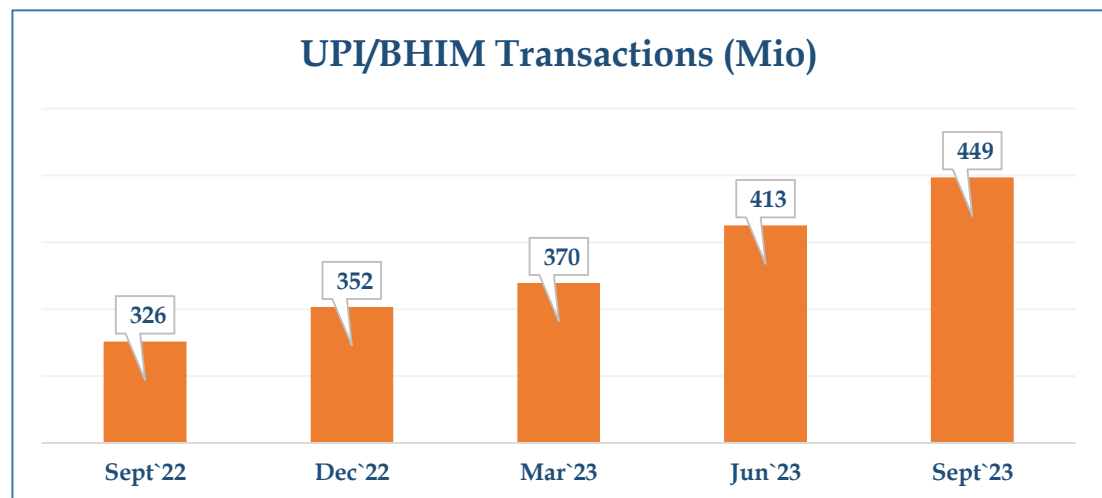
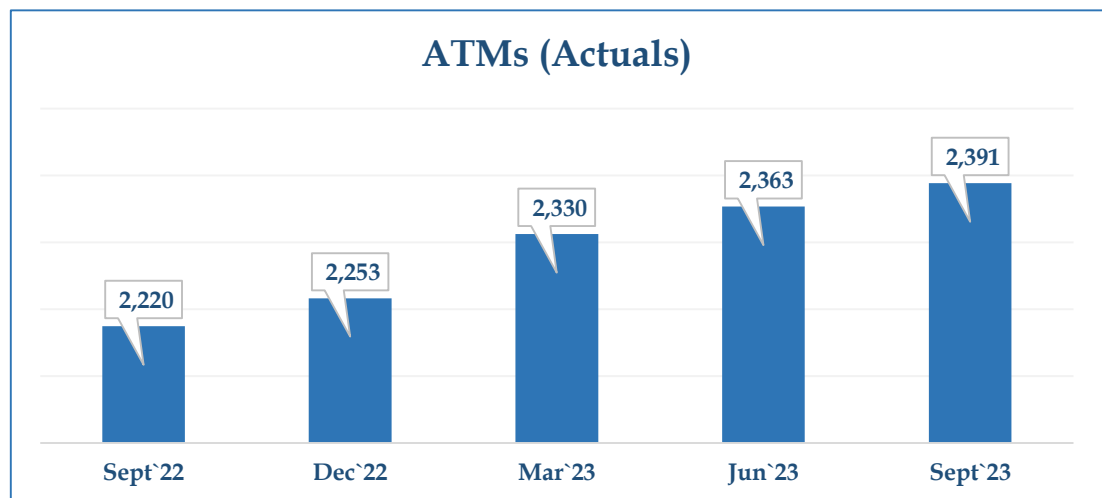
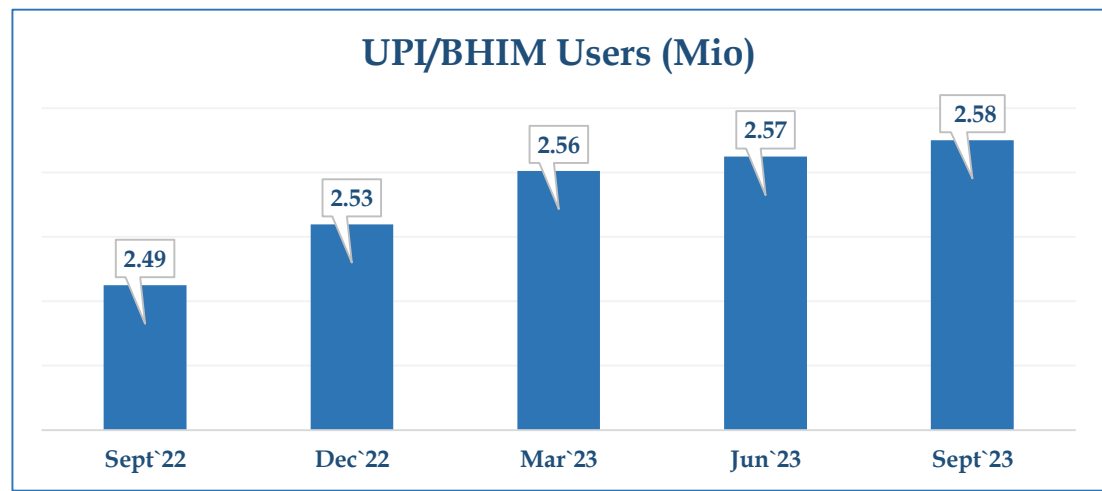
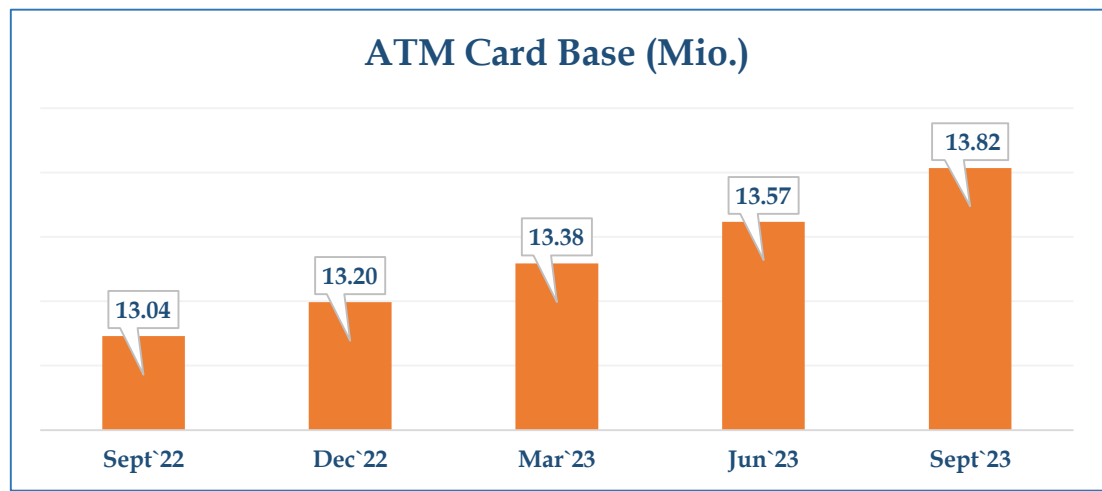
- Launch of Secured Credit Card against deposits
- Launch of Merchant Credit Card
- Payment of Credit Card dues through Internet Banking & UPI



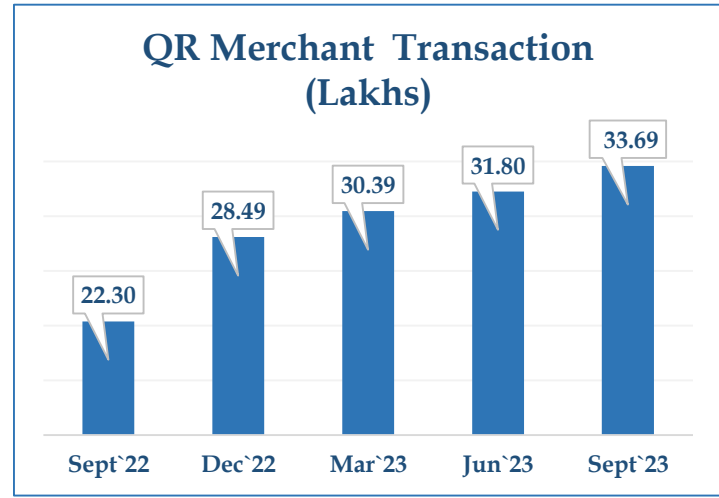
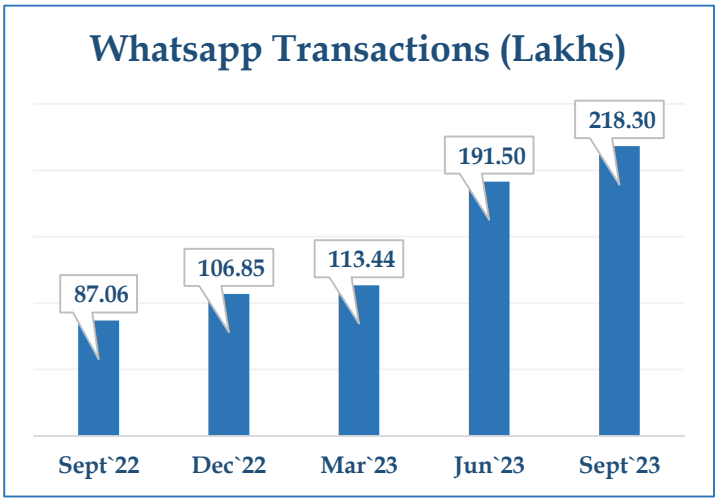
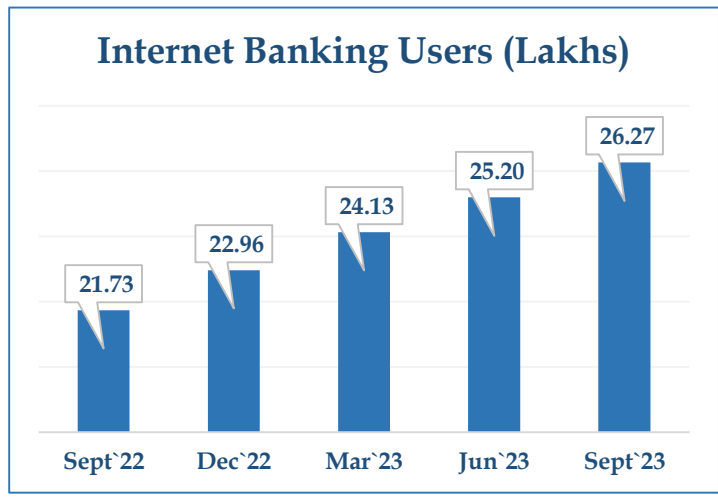
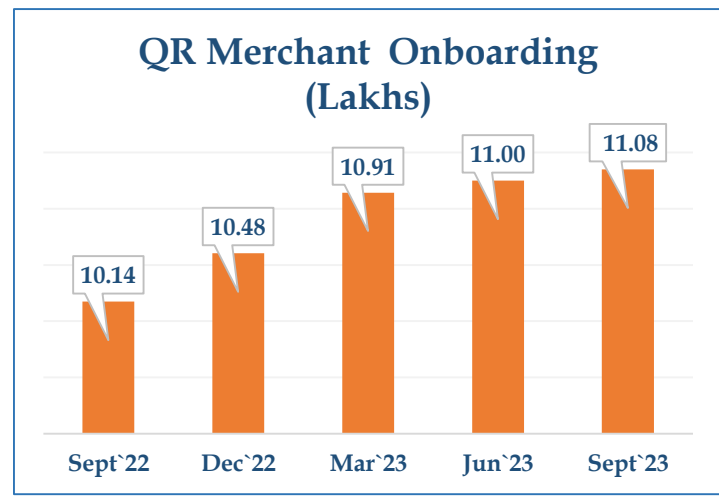
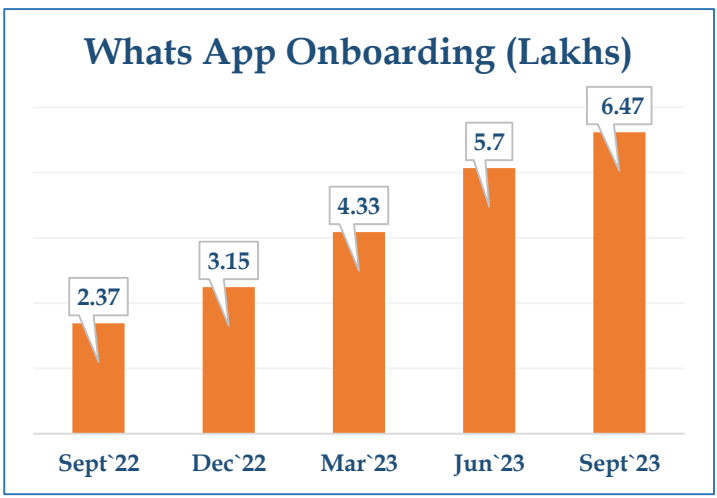
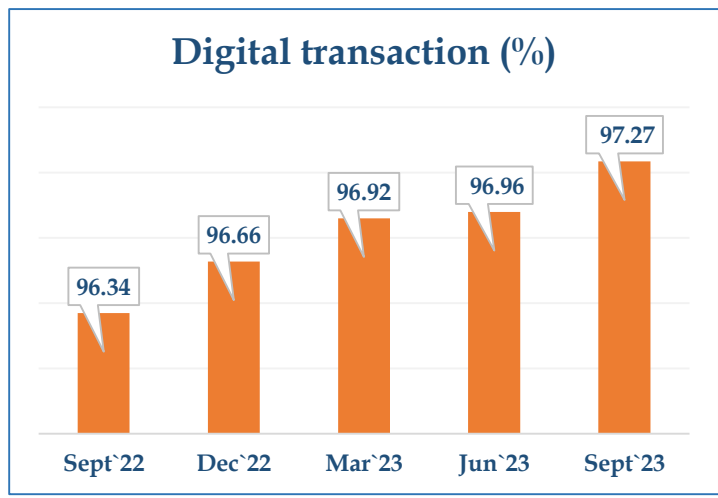
Digital Sanction

- PM SVANidhi Scheme – Completely Paperless Process

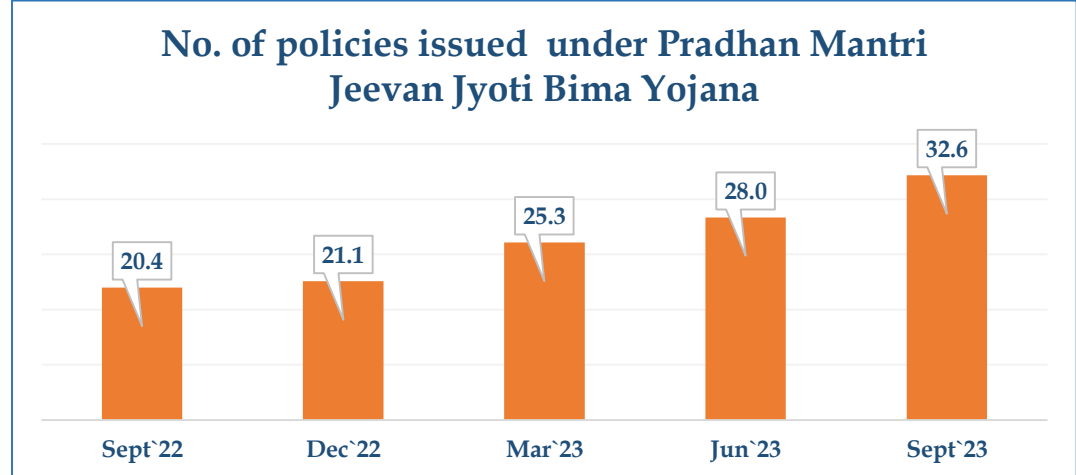
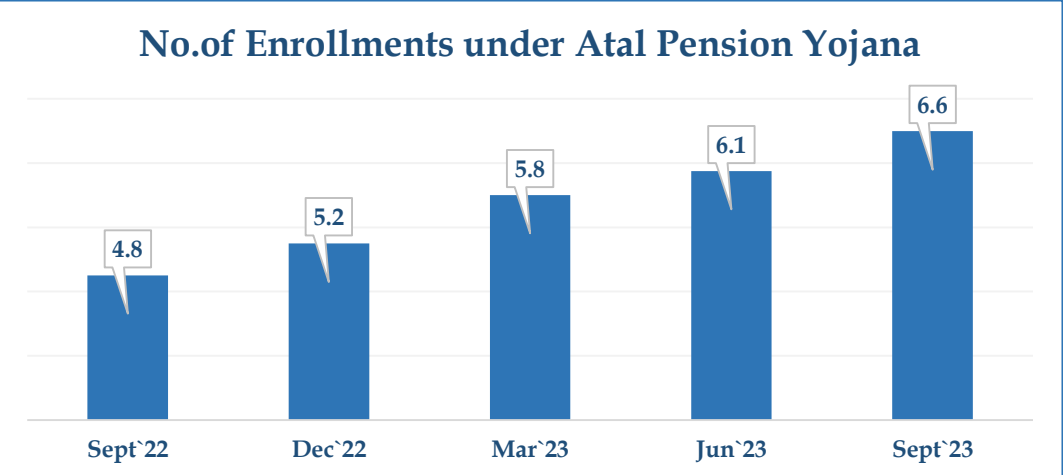
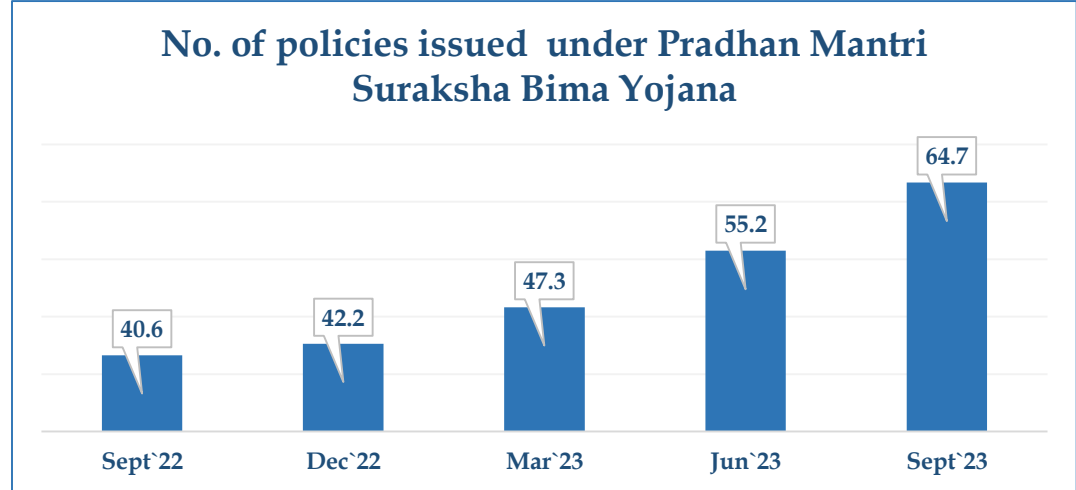
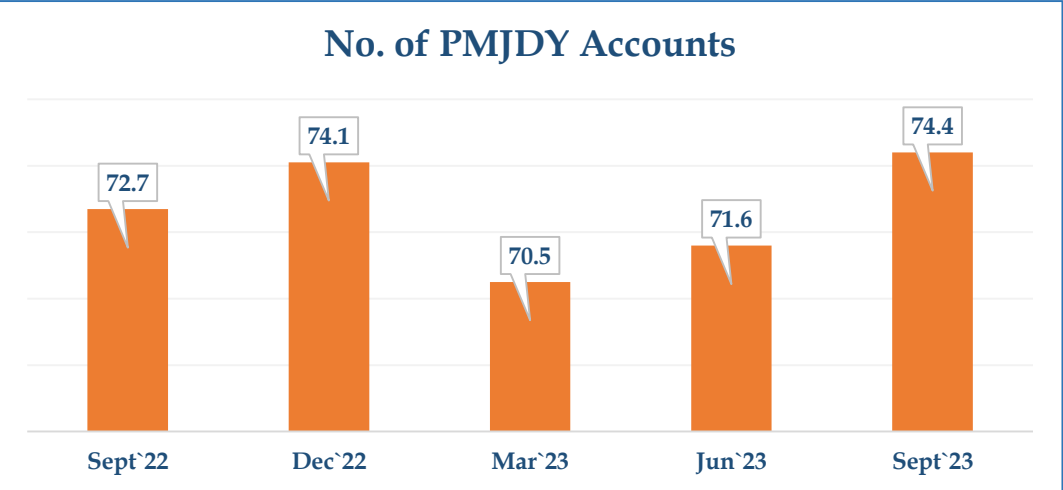
Digital Footprints

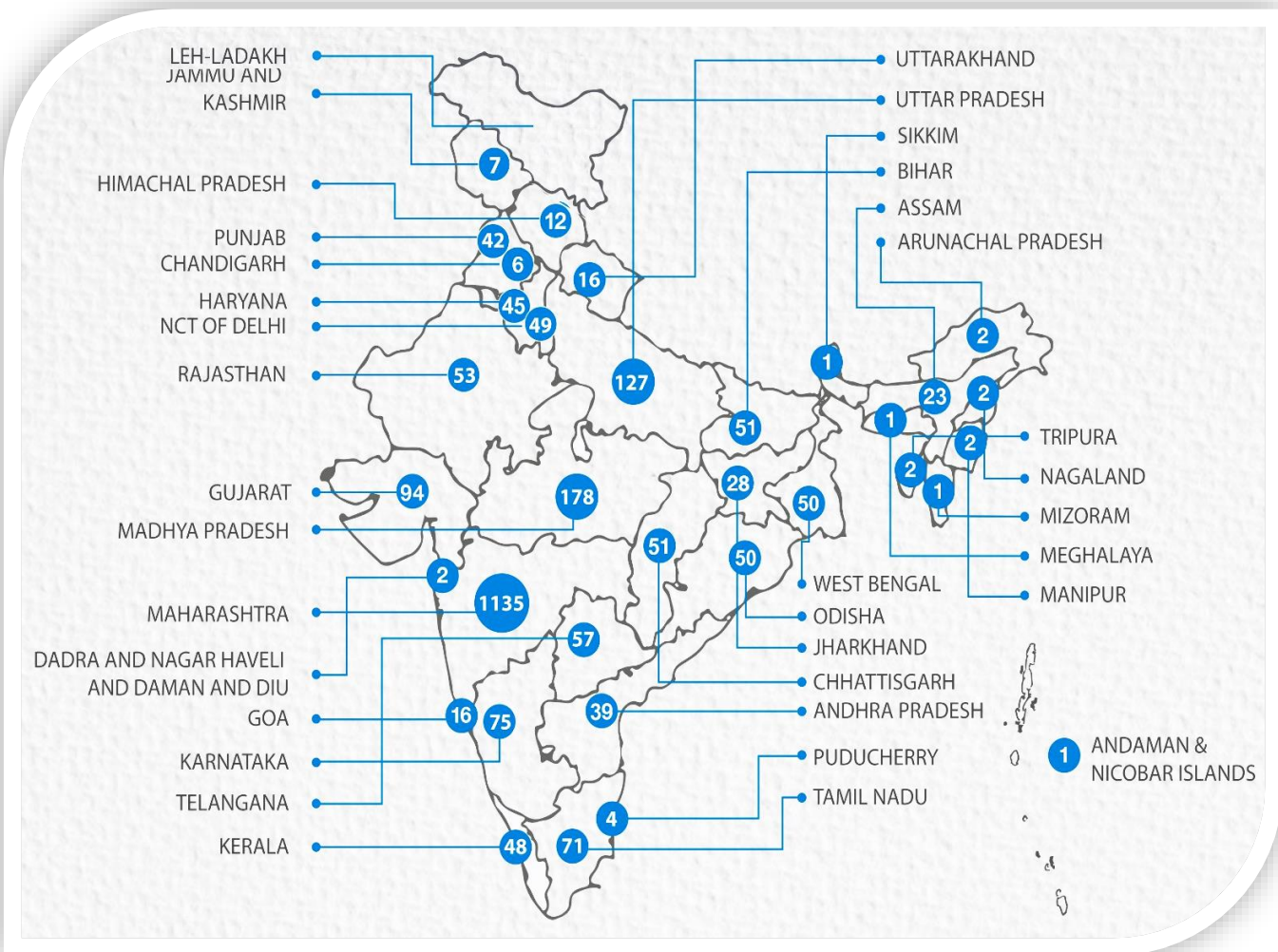


Digital Footprints



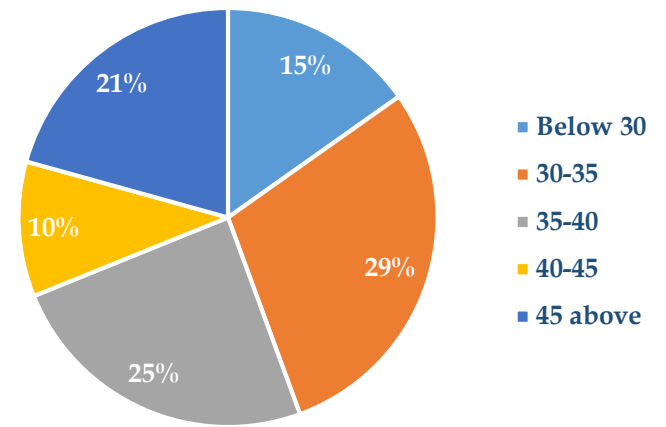
Financial Inclusion (in Lakhs)





Category	No. of Branches				
	Sept`22	Dec`22	Mar`23	Jun`23	Sep`23
Metro	488	501	518	545	563
Urban	431	448	477	490	508
Semi Urban	542	573	602	621	661
Rural	605	606	606	607	609
Total Branches	2,066	2,128	2,203	2,263	2,341

Employee Age Profile % (in Years)



69% of employees are below the age of 40 years.

Bank plans to have atleast one branch in every district of the country.

Green Finance

- Maha Super Green Housing Loan Scheme - Green Building
- Maha Super Green Car Loan Scheme - E Vehicle
- Concession in RoI 0.10% to 0.50%



E-Waste & Scope I [Diesel consumption]/ Scope II [Electricity] Emission

- E-waste **collected ~34500 KGS; recycled ~26000 KGS**
- Per employee Greenhouse Gas (GHG) emissions as per EASE methodology
(a) Scope I emission per employee (in metric tonne) is 0.004156 and
(b) Scope II emission per employee (in metric tonne) is 0.000661.

Carbon Emission Reduction ~ **34,200 KGS**

Tree Plantation

- Total **9000 trees** have been planted out of which 1011 trees are planted during HY ended Sep'23 nationwide as contribution towards making the environment better.



Adoption of Green Energy

- Installed **Solar panel** at Head office & Bank owned premises
- Saving of ~ **605230 units**/Rs. 73.79 lakhs.



Maha Green Pehal

- Collection of Climate Risk data across Bank through **Maha Green Pehal portal under "MAHADARPAN"**
- Discontinuation of plastic folders & single use plastic
- Implementation of E-meeting portal
- Dedicated Climate Risk Management Policy and assessment







FE Best Bank Award at the hands of Shri Rajeev Chandrasekhar, Minister of State for Electronics and Information Technology of India



Retail Bank of the Year 2023 at India Banking Summit & Awards 2023



Technology Winner Award in the BFSI Technology Awards 2023 by Indian Express



Best Innovation in User Experience of the Year at India Banking Summit & Awards 2023



'Best Performing Bank' in 'Public Sector Bank' category under 'SHG credit linkage to Women Self Help Groups' for FY 22-23



APY Annual Award 2023 at the hands of Shri Vivek Joshi, Hon'ble Secretary, DFS, MoF, GoI



Best Cloud Implementation of the Year at Indian Banking Summit & Awards 2023



Best Public Sector Bank at the hands of Shri Ram Nath Kovind, Hon'ble Former President of India by State Forum of Bankers Club, Kerala



Best CFO in Mid Cap 2023 by Dalal Street Investment Journal



क्रेता-विक्रेता गौरव सम्मान समारोह 2023 in the 'GeM Star Buyers category' by Govt. e-marketplace



National MSME Awards 2022 at the hands of Hon'ble Prime Minister, Shri Narendra Modi.



Best Nationalized Bank in Agriculture Finance at the hands of Shri Bhagwat Karad, Hon'ble MoS Finance, Govt. of India at the BFSL Summit and Awards



SEAMLESS DIGITAL BANKING EXPERIENCE

THANK YOU

Thank you



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