



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक



CORPORATE PRESENTATION

FEBRUARY-2022



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



1 Bank of Maharashtra – An Overview

2 Key Investment Highlights

3 Key Growth Strategies

4 Annexures

Bank of Maharashtra – An Overview



Brief Snapshot

- Founded in 1935, Bank of Maharashtra (“BoM”) has a rich legacy of more than 85 years
- Customer base of approximate 2.95cr as of Dec 31, 2021
- Offers diversified products and services such as Retail Banking, Wholesale Banking, Lending to corporates, small and medium enterprises, retail and agricultural customers
- Wide distribution network comprising of 2,054 banking outlets & 1,922 (ATMs + CRMS) as of Dec 31, 2021
- Bank has 12,749 employees across verticals as on Dec 31, 2021

Credit Rating- Tier 2 Bond

Feb 2022:

Rating Agency: Infomeric Ratings
Rating: AA+ (Stable)

Sep 2021:

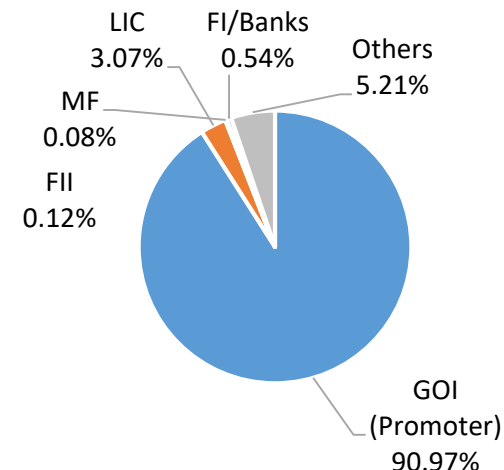
Rating Agency: CRISIL
Rating: AA- (Stable)

Rating Agency: Brickwork & Acuite
Rating: AA (Stable)

Jul 2021:

Rating Agency: CARE & ICRA
Rating: AA- (Stable)

Shareholding Pattern (As of Dec' 31, 2021)



Bank of Maharashtra statistics (As of Dec' 31, 2021)

Gross Advances:
INR 1,29,006 Cr

Deposits:
INR 1,86,614 Cr

NII¹:
INR 4,432 Cr

Net Interest Margin¹:
3.14%

Operating Profit¹:
INR 3,669 Cr

Net Profit¹:
INR 796 Cr

CASA:
55.05%

GNPA | NNPA:
4.73% | 1.24%

PCR incl. TWO:
93.77%
PCR excl. TWO:
75.04%

Book Value per share:
INR 14.30*

ROA|ROE¹:
0.52% | 11.21%

Tier 1 | CRAR:
10.61% | 14.85%

*Excluding revaluation reserve and DTA

1. Represent 9m numbers as on 31 Dec 2021



Key Investment Highlights

Strong and established banking franchisee



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01

Consistently improving financial performance. Bank has achieved financial turnaround over the past 2 years with strong & sustainable Business Growth with healthy capital position.

Growth² in Gross Advances (+22.98%) and Total Deposit (+15.21%) is one of the highest among PSBs.

02

Stable and granular RAM portfolio forms more than half of the asset base (58.85% of gross advances) resulting in a diversified asset base with focus on retail and mid corporate segment.

Retail enjoy highest share of ~25% of the Gross Advances

03

Stable & growing deposit base with **peer leading CASA ratio (55.05%)**; CASA growing faster than term deposits resulting in to **lowest cost of funds³ (3.36%)** among PSBs and healthy NIMs³ (3.14%).

Over 97% of Total Deposit is CASA and Retail term deposit

04

Steadily improving asset quality - Reduction in GNPA, NNPA aided by lower addition of fresh slippages.

NNPA ratio is even better than large private banks.

05

Healthy adoption of digital channels – Emphasis on leveraging & improving digital technological capabilities.

06

Pan India presence with a strong network of 2,054 banking outlets **with dominance in industrially developed states of Western India i.e. Maharashtra & Gujarat.**

07

Well capitalized with CRAR¹ at 14.85% for future growth

08

High quality management team with demonstrated track record.

1.As of 31 Dec 2021;

2. YoY Growth for 31 Dec 2021 vs 31 Dec 2020;

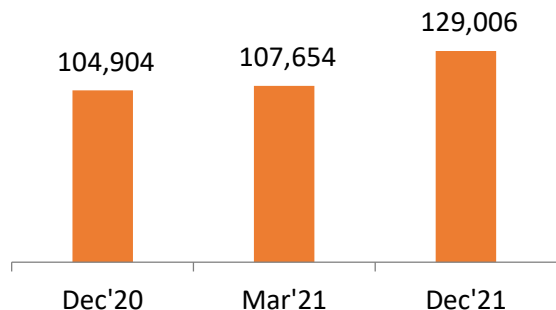
3. 9m data as on 31 Dec 2021

Diversified Asset Portfolio with a focus on retail and MSME segment



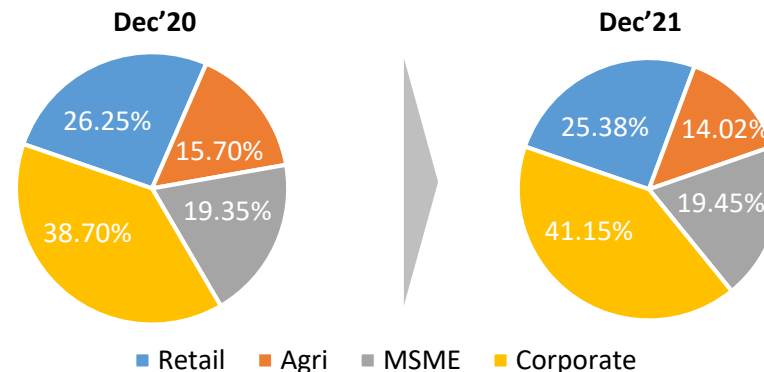
Gross Advances – Each Segment Contributing Growth

INR Crs



	YoY Growth* %
Retail	18.89%
Agriculture	9.87%
MSME	23.58%
Corporate	30.76%

Gross Advances Profile



Dominant Share of Stable RAM ~ 58.85% of Gross Advances;
RAM advances grew 18.06% YoY

Retail Credit Growth

Particulars (INR Cr)	Dec'20	Dec'21	YoY growth
Housing	16,813	19,628	16.74%
Education Loan	1,265	1,382	9.23%
Vehicle Loan	1681	1,981	17.88%
Other Retail Loans	7781	9,752	25.33%
Total Retail Loans	27,540	32,743	18.89%

Housing contributes ~60% of the Retail Loanbook

Agriculture Credit Growth

Particulars (INR Cr)	Dec'20	Dec'21	YoY growth
Farm Credit	11,982	12,347	3.05%
Agri Infra	445	498	11.96%
Agri Ancillary activities	4,040	5,247	29.87%
Total Agri Loans	16,467	18,092	9.87%

Growth in agriculture advances were driven by agri ancillary activities

MSME Credit Growth

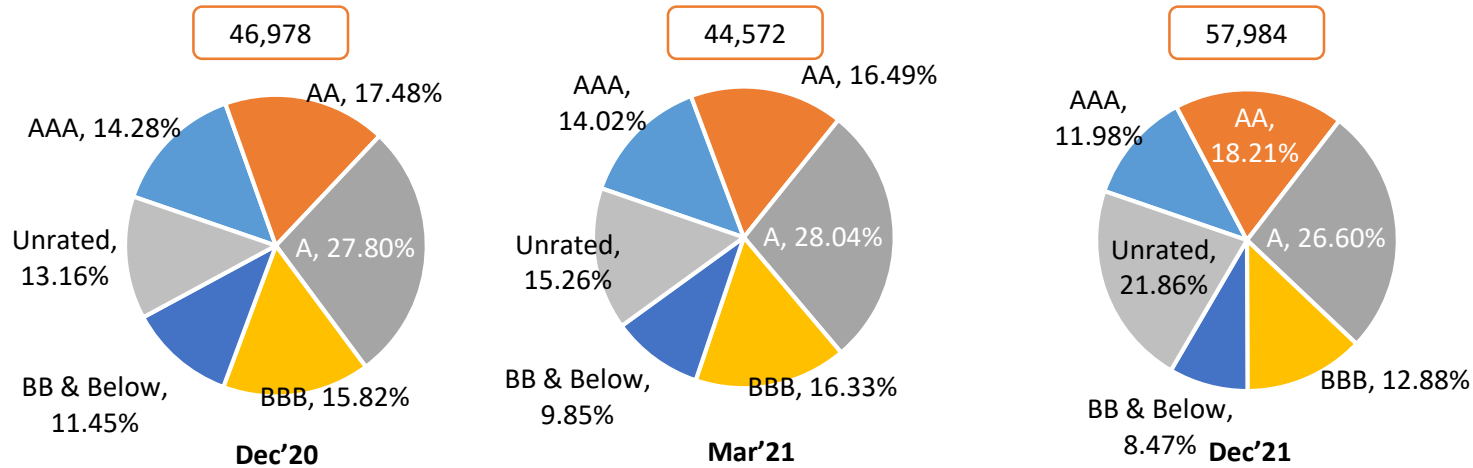
Particulars (INR Cr)	Dec'20	Dec'21	YoY growth
Micro	11,888	15,744	32.43%
Small	7,333	7,704	5.07%
Medium	1,083	1,644	51.74%
Total MSME Loans	20,304	25,091	23.58%

MSME posted highest growth among RAM portfolio

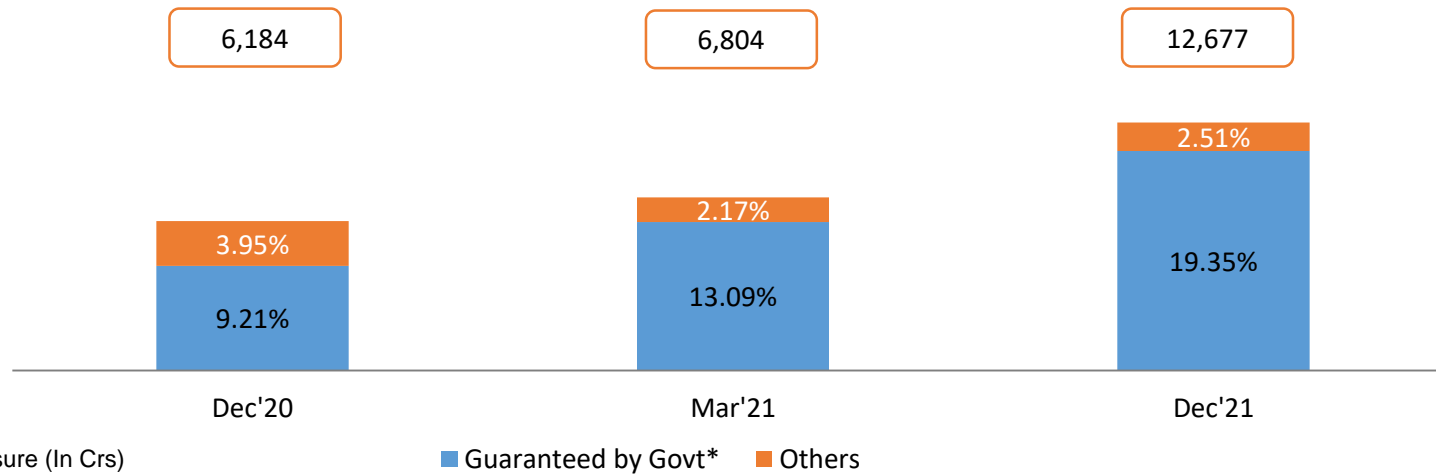
Stable Ratings Profile despite challenging environment



Rating-Wise Distribution of Advances – Above 25cr



Unrated Credit exposure – Above 25cr



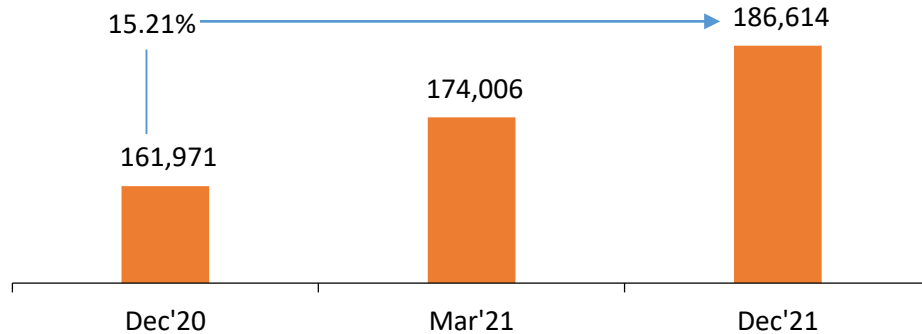
Unrated Exposure (In Crs)

Guaranteed by Govt* Others

*Inc PSU / State PSU backed treasuries

Deposits have witnessed a healthy growth

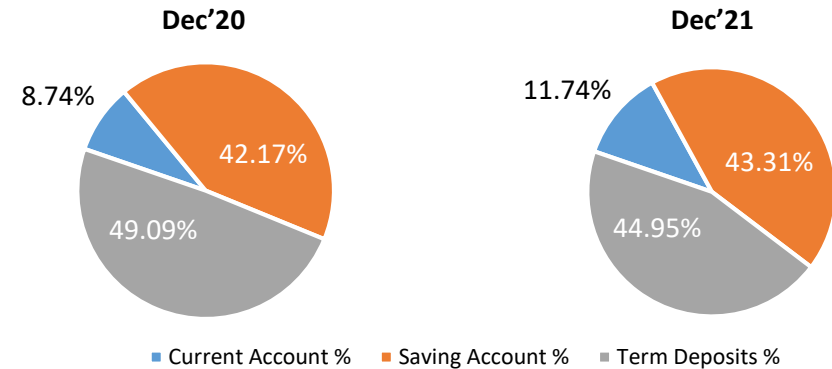
INR Crs



Particulars (INR Cr)	Dec'20	Mar'21	Dec'21	YoY Growth
CASA deposits	82,452	93,945	102,732	24.60%
Current deposits	14,153	18,543	21,917	54.86%
Savings deposits	68,299	75,402	80,815	18.33%
Term Deposits	79,519	80,061	83,882	5.49%
Retail Term Deposits	76,232	76,199	78,757	3.31%
Total Deposits	1,61,971	1,74,006	1,86,614	15.21%

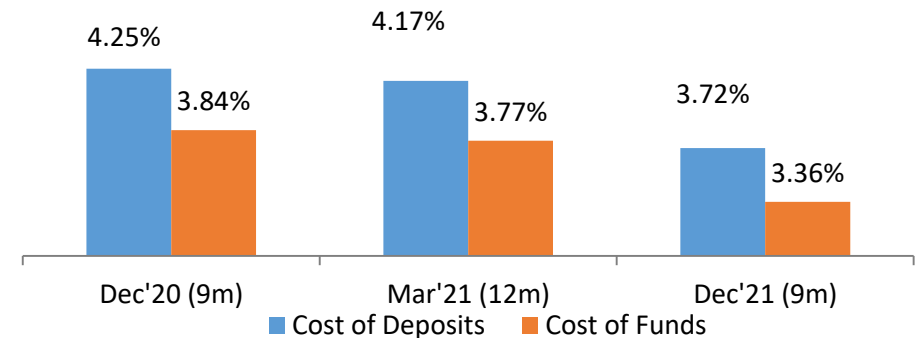
- Current Deposit has grown 55% in last 1Yr
- Retail deposits form a major portion of Bank's Term Deposits

% share of Deposits

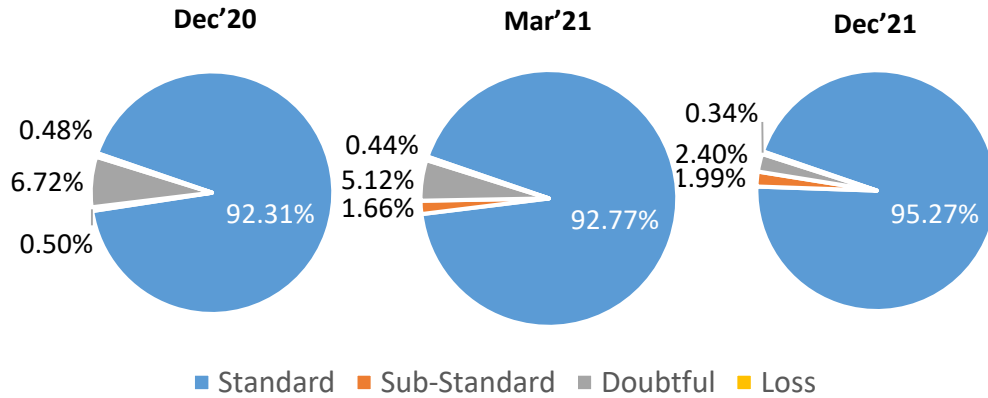


CASA % has improved to 55% in Dec'21; Current Deposit has increased 55% YoY

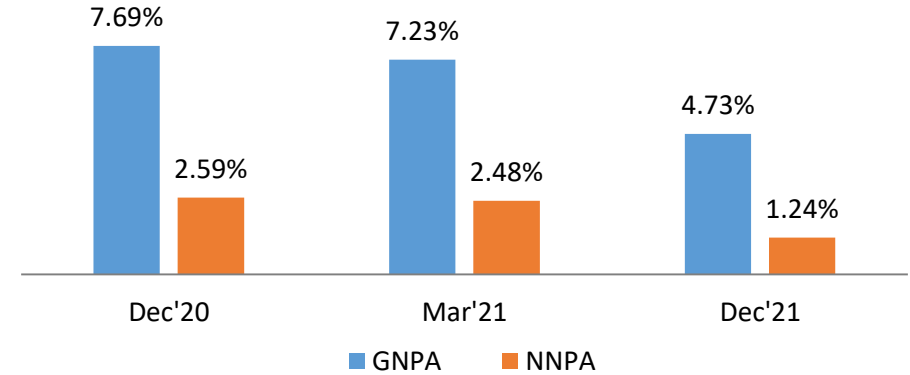
Cost of Deposits & Cost of Funds have been consistently reducing



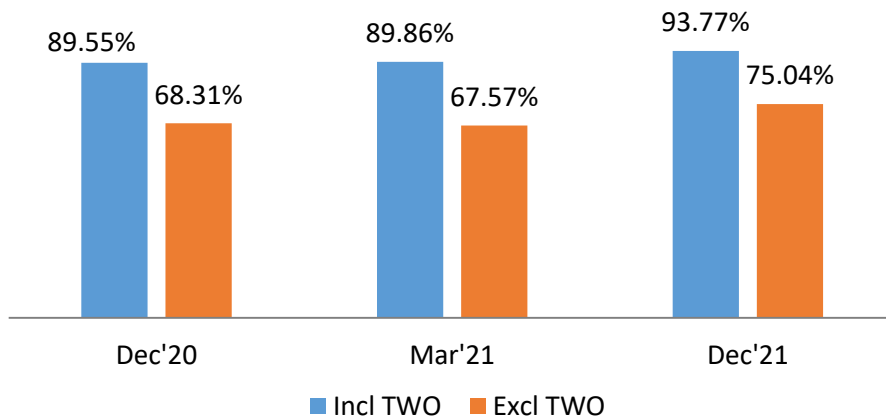
Consistent improvement in Quality of Book



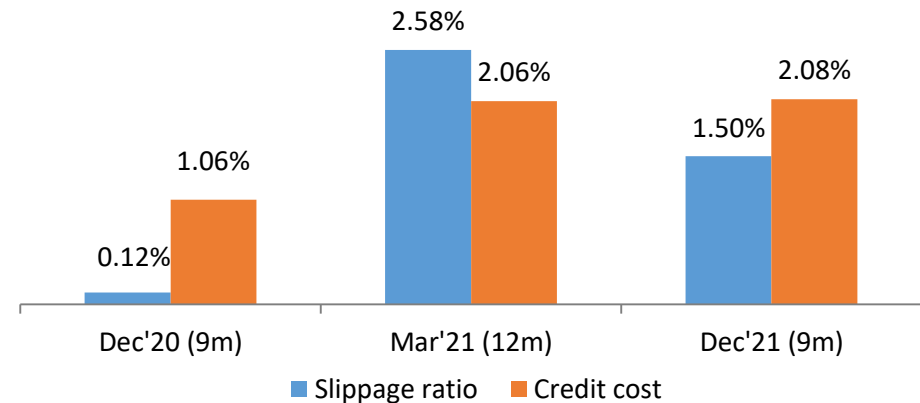
Accompanied by Fall in Non Performing Assets



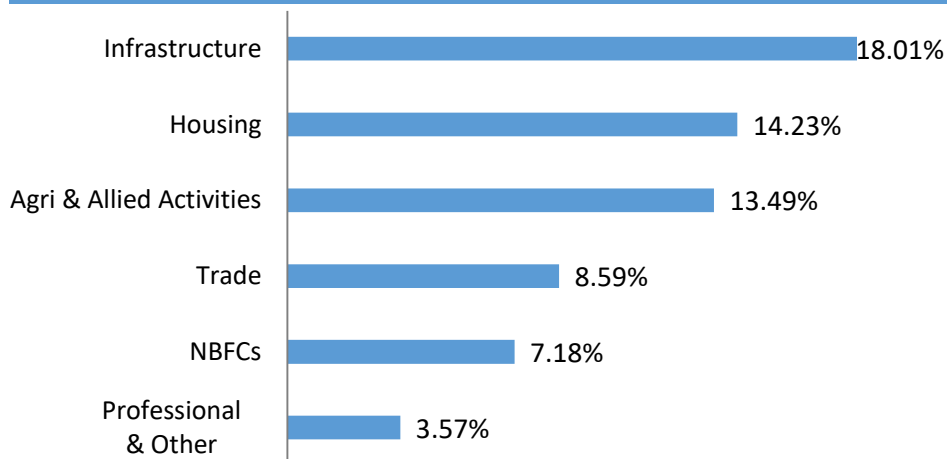
Improving Provision Coverage Ratio



Slippage Ratio & Credit Cost



Exposure to Select Sectors (More than 2%) – Dec'21



Sector-wise Credit Deployment & NPA – Dec'21

Particulars (INR Cr)	Advance	GNPA	% GNPA
Retail	32,743	429	1.31
Agriculture	18,092	3,345	18.49
MSME	25,092	1,653	6.59
Total of RAM	75,926	5,427	7.15
Corporate & Others	53,080	677	1.28
Total	129,006	6,105	4.73

Movement of Gross NPA

Particulars (INR Cr)	Dec'20 (9m)	Dec'21 (9m)
Opening Level of Gross NPAs	12,152	7,780
Total Reductions	4,233	3,376
- Recovery + Upgradation	927	1,290
Gross Addition	154	1,701
- Variable	53	201
- Fresh Slippages	100	1,499
Net Increase	-4,080	-1,675
Closing Level of Gross NPAs	8,072	6,105

Special Mention Account *

Particulars	Dec-20 (INR cr)	% of Gross Advances	Mar-21 (INR cr)	% of Gross Advances	Dec – 21 (INR Cr)	% of Gross Advances
SMA 1	6,206	5.92%	2,735	2.54%	3,634	2.82%
SMA 2	3,767	3.59%	891	0.83%	1,672	1.30%
Total	9,973	9.51%	3,626	3.37%	5,306	4.1%

* Rs. 10 lakh and above

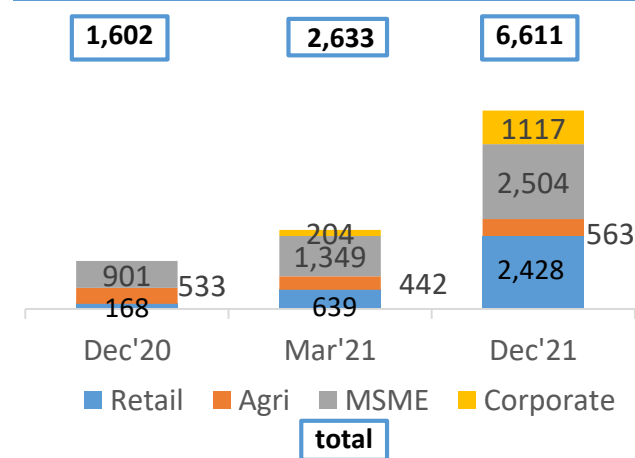
Sector-wise COVID Restructuring Under RP 1.0 As On 31.12.2021 (INR cr)

Sector	RP Invoked				RP Implemented (as on 31.03.21)			RP Implemented (as on 30.06.21)			RP Implemented (as on 30.09.21)			RP Implemented (as on 31.12.21)		
	Amount	Std Advance as on 31.03.21	% 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	Amount	% to respective sector STD advance	% to Total STD advances	Amount	% to respective sector STD advance	% to Total STD advances
Retail	603	27,969	2.16	0.60	603	2.16	0.60	599	2.13	0.58	596	2.13	0.6	595	2.13	0.48
Agriculture	56	12,752	0.44	0.06	56	0.44	0.06	49	0.39	0.05	57	0.41	0.05	57	0.38	0.05
MSME	58	20,726	0.28	0.06	58	0.28	0.06	56	0.29	0.05	59	0.27	0.05	57	0.24	0.05
Corporate	1,005	38,358	2.62	1.01	204	0.53	0.20	1,001	2.32	0.97	1,019	2.28	0.88	1,018	1.92	0.83
Total	1,722	99,805			921			1,706			1,731			1,726		

Sector-wise COVID Restructuring Under RP 2.0 As On 31.12.2021 (INR cr)

Sector	RP Invoked and Implemented					
	Restructured upto 31.12.21	% to respective sector STD advance	Std Advance as on 30.9.21	% to Total STD advances 30.9.21	Std Advance as on 31.12.21	% to Total STD advances 31.12.21
Retail	1,765	5.46	29,977	1.62	32,314	1.44
Agriculture	222	1.51	13,782	0.2	14,747	0.18
MSME	1,323	5.64	21,103	1.22	23,438	1.08
Corporate	-	-	43,970	-	52,402	-
Total	3,309		1,08,832		1,22,901	

Restructuring Of Std Advances (INR cr)



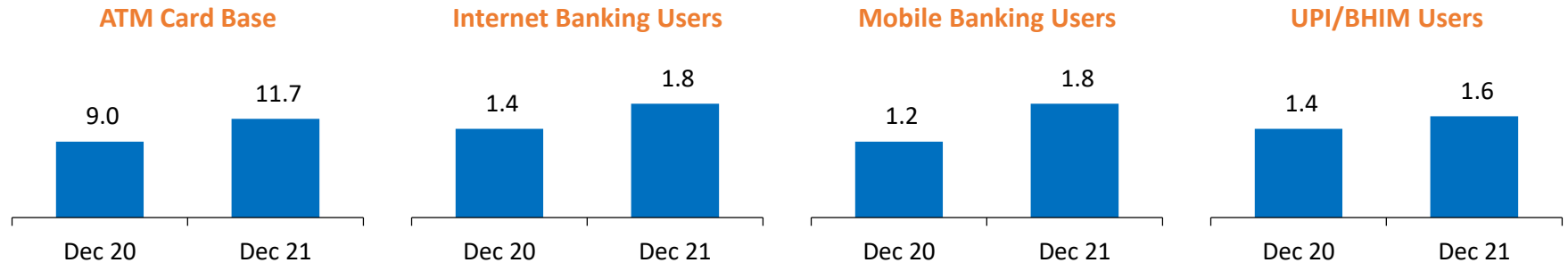
Leveraging IT & Technology to build a Digital Bank



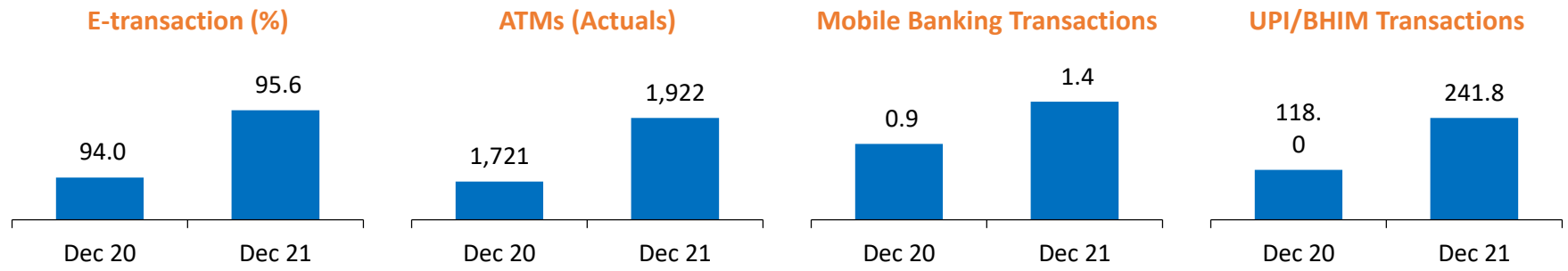
Digital initiatives of Bank of Maharashtra



Users (mn)



Transaction (mn)



Experienced Management Team



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A.S. Rajeev
Managing Director & CEO

MBA, DISA, CAIIB and Chartered Accountant by qualification. Having three decades of rich and varied Banking experience. He has served as Executive Director at Indian Bank and CFO at Vijaya Bank. He has also served as Director on Board of NPCI and two subsidiaries of Indian Bank. He joined as MD & CEO of Bank of Maharashtra on 02.12.2018.



Manoj K. Verma
RBI Nominee Director

M.A., MBA, CAIIB. Having more than three decades of work experience in Regulation and Supervision of Bank & Financial Institutions, Formulation of Monetary Policy, Currency Management, Governance of Bank with Reserve Bank of India. He served as Regional Director, RBI. He joined as Director of Bank of Maharashtra on 13.08.2019.



A.B. Vijayakumar
Executive Director

B.Com, LLB, CAIIB. Having 36 years of rich and varied banking experience. He has worked with Bank of India and rose to level of General Manager in Bank. He has served as Chief Vigilance Officer at Indian Overseas Bank and Corporation Bank. He joined as Executive Director of Bank of Maharashtra on 10.03.2021.



Rakesh Kumar
Shareholder Director

M.Sc. Having 36 years of rich and varied experience in Insurance, Accounts, Marketing, Human Resource, Management etc., with Life Insurance Corporation of India. He served as Chief Executive and Director of LIC Card Services Limited (Subsidiary of LIC of India). He joined as Director of Bank of Maharashtra on 30.06.2021.



Asheesh Pandey
Executive Director

Mechanical Engineer (Hons) & Post Graduation in Management (Hons) in Finance & Marketing. He has progressive career span more than 24 years, in which he handled a diversified portfolio ranging from Credit, Credit Monitoring, Treasury & Merchant Banking, Foreign Transaction & Joint ventures. He served as CGM & COO at Union Bank of India before joining Bank of Maharashtra. He joined as Executive Director of Bank of Maharashtra on 31.12.2021.



Shashank Shrivastava
Part-time Non-official Director

M.Com, FCA. He has a vast experience of more than 30 years in field of Accounts, Audit, Taxation, Corporate consultancy and related area. He is Practicing CA by profession. He joined as Director of Bank of Maharashtra on 21.12.2021.



Lalit Kumar Chandel
Government Nominee Director

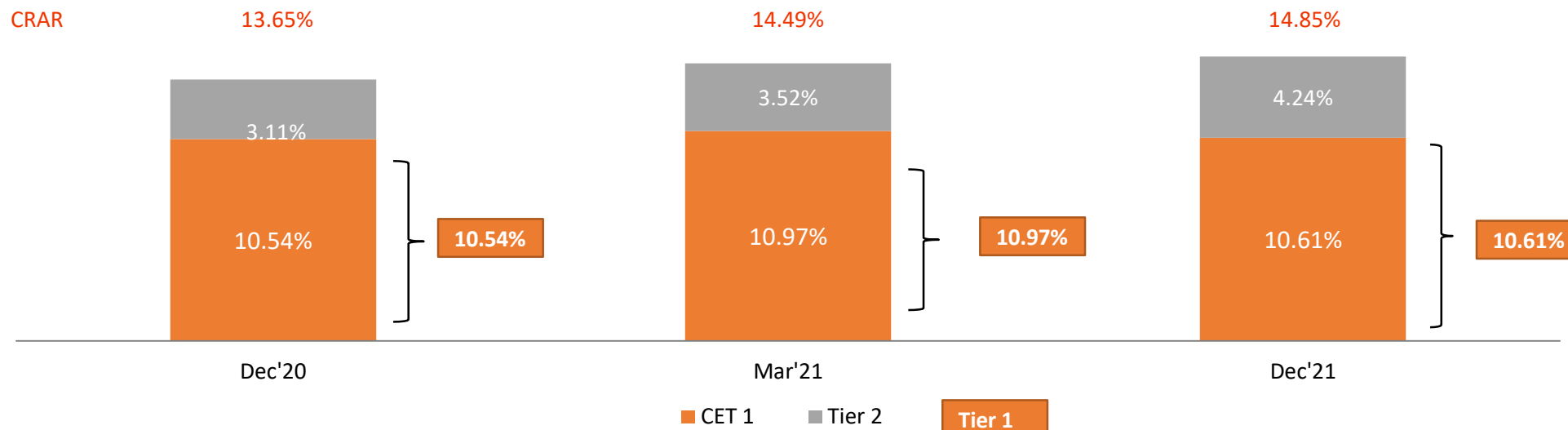
PG In Economics, MBA and Fellow in Insurance, IES Officer. He belongs to the Indian Economic Service He has more than 27 years of experience and is working as Economic Advisor, DFS, Ministry of Finance, Govt of India, New Delhi. He has served as Director on Board of ICICI Bank and few Insurance Companies. He joined as Govt. of India Nominee Director of Bank of Maharashtra on 18.08.2021.



Sardar Baljit Singh
Part-time Non-official Director

B.Com, FCA, Diploma in Information System Audit, Diploma in Risk Management. He has experience of more than 15 years in filed of Accounts, GST Audit, Branch Audit, Statutory Audit, Revenue Audit of Public Sector Banks & Regional Rural Banks, Income Tax, Corporate Consultancy etc. He is Practicing CA by profession. He joined as Director of Bank of Maharashtra on 21.12.2021.

Bank has stable capital ratios

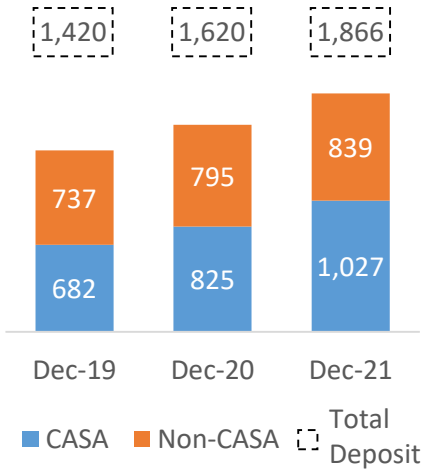


Particulars (INR Cr)	Dec'20	Mar'21	Dec'21
Common Equity Tier 1 (CET 1)	8,655	9,161	9,891
Tier 2	2,551	2,936	3,952
Total Capital	11,205	12,097	13,843
Total Risk Weighted Assets	82,080	83,469	93,187
CRAR	13.65%	14.49%	14.85%

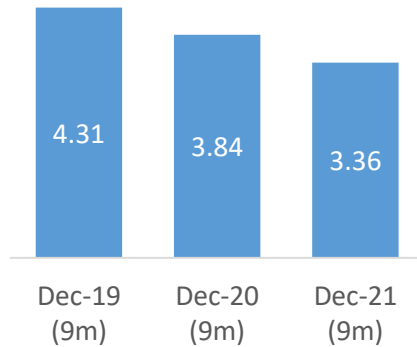
Key Financial Metrics – Trend Analysis



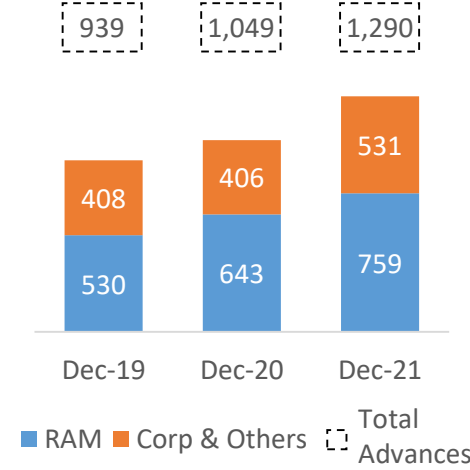
Deposit – INR bn



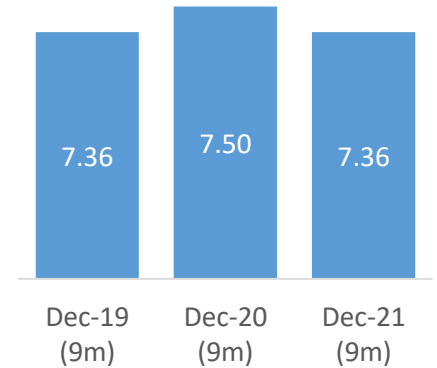
Cost of Funds (%)



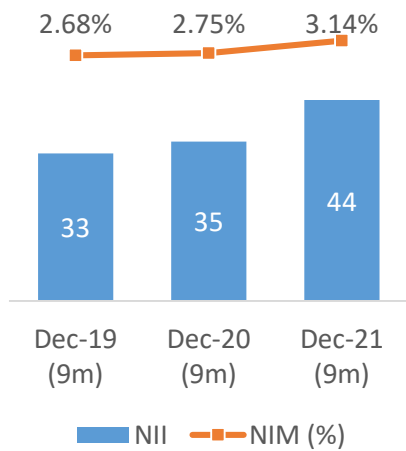
Advances – INR bn



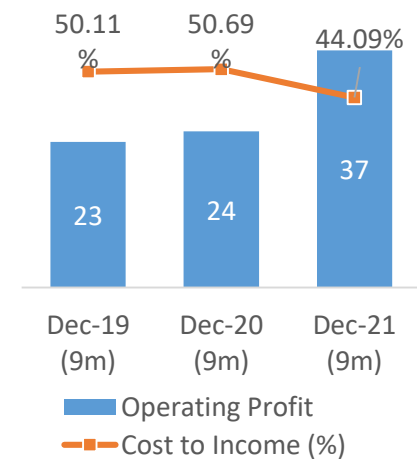
Yield on Advances (%)



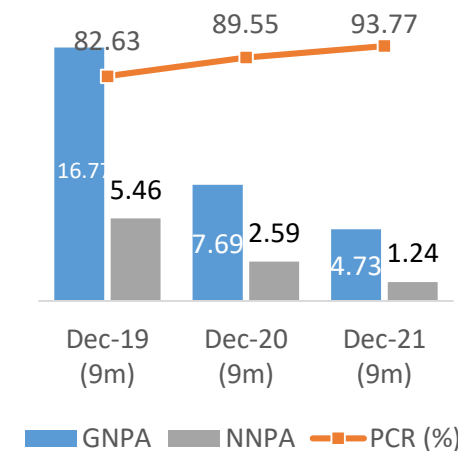
NII (INR bn) & NIM



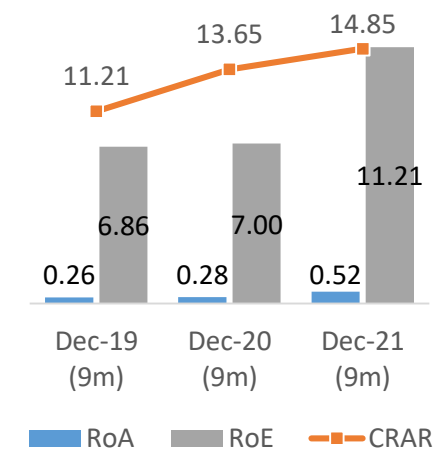
Operating Profit (INR bn)



GNPA & NNPA – (%)



RoA & RoE – (%)





Bank Maintain Healthy Yield on Investments

Particular	Dec-20 (9m)	Mar-21 (12m)	Dec-21 (9m)
Interest on Investments	3,079	4,153	3,310
Yield on Investments	6.78%	6.72%	6.26%
Gross Investments	64,638	68,647	72,328
(SLR/ Non SLR%)	72 / 28%	76 / 24 %	77 / 23 %
M- Duration (Trading /Total Portfolio)	1.78 / 4.31	2.03 / 4.08	1.75 / 3.56



Key Growth Strategies

- A Increase In Quality Credit Portfolio
- B Focus On Retail, Agriculture And MSME Segment
- C Focus On Growth Of Core Retail Business
- D Focus On Cross Selling Of Products
- E Strategize And Innovate To Increase Non-interest Income
- F Arresting Delinquency And Robust Recovery Of NPAs
- G Focus On Increasing Profitability
- H Open New Branches To Broad Base Bank's Network
- I Focus On Use Of Technology To Reach Customers; Providing Digital Solutions To Customer



Annexures



Particulars (INR Cr)	Dec'20 (9m)	Mar'21 (12m)	Dec'21 (9m)	Dec'21 vs Dec'20 YoY Change (%)
Total Income	10,162	14,496	11,723	15.4%
Total Expense	7,743	10,536	8,054	4.0%
Operating Profit	2,419	3,960	3,669	51.7%
Provisions & Contingencies other than taxes	1,665	2,729	2,254	35.4%
Profit Before Tax	754	1,231	1,415	87.7%
Tax Expense	369	681	619	67.8%
Profit After Tax	385	550	796	106.6%

Particulars (INR Cr)	Dec'20 (9m)	FY21	Dec'21 (9m)	Dec'21 vs Dec'20 YoY Change (%)
Total Interest Income	8,771	11,869	9,593	9.4%
Total Interest Expense	5,256	6,971	5,161	(1.8)%
Net Interest Income	3,515	4,897	4,432	26.1%



Particulars (INR Cr)	Dec'20 (9m)	Mar'21 (12m)	Dec'21 (9m)	Dec'21 vs Dec'20 YoY Change (%)
Interest on Advances	5,277	7,154	5,999	13.7%
Interest on investments	3,079	4,153	3,310	7.5%
Other Interest Income	414	561	284	-31.4%
Total Interest Income	8,771	11,869	9,593	9.4%
Fee Based Income	712	1,002	861	20.9%
Trading Income	511	720	528	3.4%
Other Income	167	904	741	343.0%
Total Non Interest Income	1,391	2,625	2,130	53.2%
Total Income	10,162	14,494	11,723	15.4%

Particulars (INR Cr)	Dec'20 (9m)	Mar'21 (12m)	Dec'21 (9m)	Dec'21 vs Dec'20 YoY Change (%)
Non Performing Assets	837	2,214	2,010	140.1%
Standard/Restructured Assets	562	642	420	-25.3%
Non-performing Investment	161	161	95	-41.0%
Other provisions	104	(288)	(272)	-361.5%
Provision & Contingencies other than taxes	1,665	2,729	2,254	35.4%
Income Tax	369	681	619	67.8%
Total Provisions	2,034	3,410	2,873	41.2%

Balance Sheet Highlights



Particulars (INR Cr)	Dec'20	Mar'21	Dec'21	Dec'21 vs Dec'20 YoY Change (%)
Liabilities				
Capital	6,560	6,560	6,731	2.6%
Reserves & Surplus	5,411	5,573	6,603	22.0%
Deposits	1,61,971	1,74,006	1,86,614	15.2%
Borrowings	4,765	4,239	16,140	238.7%
Other Liabilities & Provisions	5,375	6,287	5,258	-2.2%
Total	1,84,082	1,96,665	2,21,344	20.2%
Assets				
Cash & Balance with RBI	7,571	12,882	13,969	84.5%
Bal. with banks & money at call	74	59	110	48.6%
Investments	64,091	68,112	71,745	11.9%
Advances (Net)	99,401	1,02,405	1,24,425	25.2%
Fixed Assets	1,661	1,674	1,597	-3.9%
Other Assets	11,284	11,532	9,498	-15.8%
Total	1,84,082	1,96,665	2,21,344	20.2%

Thank You



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