



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



AX1/ISD/STEX/2022-23

Date: 24th February, 2023

The General Manager, BSE Limited Corporate Relationships Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001	The Vice President, Listing Department, National Stock Exchange of India Limited Corporate Relationships Department, Exchange Plaza, Plot No. C/1, G Block Bandra-Kurla Complex, Bandra (E) Mumbai – 400 051
SCRIP CODE: 532525	SCRIP SYMBOL/ SERIES: MAHABANK

Dear Madam/Sir(s),

Sub: Schedule of Analyst/ Institutional Investor Meet of Bank of Maharashtra (the “Bank”)

The Exchange is hereby informed that the Bank will be participating in meeting prospective investors from 27.02.2023 to 04.03.2023.

Please note that no unpublished price sensitive information is proposed to be shared during the meeting(s).

A copy of the investor presentation is enclosed. The same is also available on the website of the Bank at www.bankofmaharashtra.in.

Note: The dates of the Analyst/ Institutional Investor Meet are subject to change. Changes may happen due to exigencies on the part of investors/ Bank.

The above is submitted in compliance of disclosure of material event / information under Regulation 30 and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended read with corresponding circulars and notifications issued thereunder.

Thanking you.

Yours faithfully,

For **Bank of Maharashtra**

(Mudit Agarwal)
Assistant General Manager

Encl : Investor Presentation PPT

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Investor Presentation

February 2023



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Abbreviation	Meaning
AFS	Available for Sale
CASA	Current Account & Savings Account
CRAR	Capital to Risk Weighted Asset Ratio
GNPA	Gross Non-Performing Asset
HFT	Held for Trading
HQLA	High Quality Liquid Asset
LCR	Liquidity Coverage Ratio
LAD	Loan against Deposit
LAP	Loan against Property
NII	Net Interest Income
NNPA	Net Non-Performing Asset
NSFR	Net Stable Funding Ratio
PCR	Provision Coverage Ratio
PPOP	Pre Provision Operating Profit
POSI	Profit on Sale of Investment
PWO	Profit from Write Off
RAM	Retail, Agri & MSME
ROA	Return on Asset
ROE	Return on Equity
RWA	Risk Weighted Asset
SLR	Statutory Liquidity Ratio
TWO	Technically Written Off

Bank of Maharashtra – An Overview

Brief Snapshot

- ❖ Founded in 1935, Bank of Maharashtra (“BoM”) has a legacy of more than 88 years
- ❖ BoM has a customer base of approximately 2.79 Crore as of Dec`22
- ❖ Offers diversified products & services to Retail, Wholesale, Small and Medium enterprises, and agriculture customers
- ❖ Wide distribution network comprising 2,128 full-service domestic outlets, with 52% in Maharashtra. It also has 2,253 ATMs, 59 Customer Service Points & 3,438 Business Correspondents as of Dec`22
- ❖ BoM has 13,111 employees across verticals as on Dec`22
- ❖ BoM has declared a dividend of 5% in FY 21-22

Credit Rating

Long Term Ratings (Tier II Bonds)

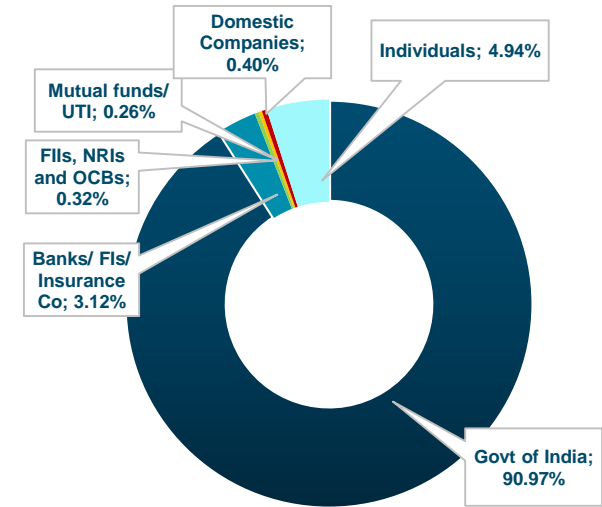
Rating Agency: ICRA/CARE
Rating: AA (Stable)

Rating Agency:
INFOMERICS / ACUITE
Rating: AA+ (Stable)

Short Term Ratings

Rating Agency: CRISIL
Rating: A1+

Shareholding Pattern (As of Dec`22)



Bank of Maharashtra statistics (As of Dec`22)

Gross Advances:
₹ 1,56,962 Cr

Deposits:
₹ 2,08,436 Cr

NII¹:
₹ 5,554 Cr

Net Interest Margin¹:
3.48%

Operating Profit¹:
₹ 4,244 Cr

Net Profit¹:
₹ 1,762 Cr

CASA:
52.50%

GNPA | NNPA:
2.94% | 0.47%

PCR incl. TWO:
97.18%
PCR excl. TWO:
84.95%

Book Value per share:
₹ 18.87*

ROA | ROE²:
1.02% | 18.50%

Tier 1 | CRAR:
13.47% | 17.53%

*Excluding revaluation reserve and DTA

1. Represent 9M numbers as of Dec. 31, 2022

2. Represent 9M numbers Annualized

01

Consistent improvement in financial performance

BoM has achieved financial turnaround over the past 2 years.

Growth in Gross Advances (22% Y-o-Y)² and Deposits (12% Y-o-Y)².

02

A relatively stable and granular RAM portfolio

more than half of the asset base (58% of gross advances)¹ results in a diversified asset base with a focus on the retail and mid-corporate segment.

The bank's RAM loan portfolio grew by (19% Y-o-Y)².

03

Highest CASA ratio (52.5%)¹ among the peers

CASA deposits grew faster than term deposits resulting in one of the **lowest cost of funds (3.37%)³** among PSBs and healthy NIMs (3.48%)³.

04

Steadily improving asset quality

Reduction in GNPA, NNPA aided by lower addition of fresh slippages.

BoM's NNPA ratio is one of the lowest in the public sector.

05

Healthy adoption of digital channels

Emphasis on leveraging & improving digital technological capabilities.

06

Strong network across Pan India

2,128 banking outlets across all States and UTs **with dominance in industrially developed states of Western India i.e. Maharashtra & Gujarat.**

07

Well capitalized with **CRAR¹ at 17.53%** for future growth

08

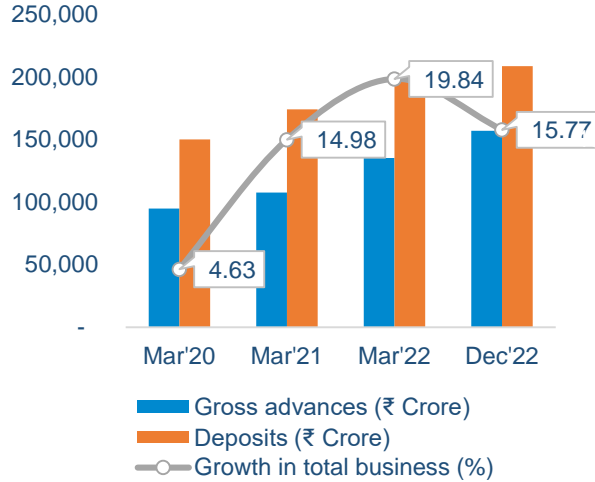
Highly qualified management team with demonstrated track record and experience.

1. As of Dec 31, 2022
2. Y-o-Y Growth for 31 Dec 2022 to 31 Dec 2021
3. 9M data as of Dec 31, 2022

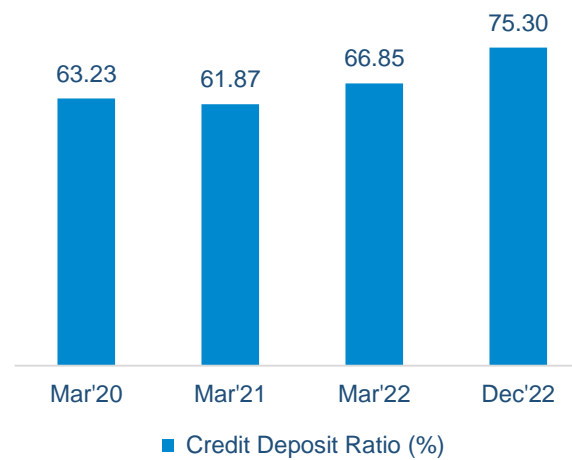


Key Financial Highlights

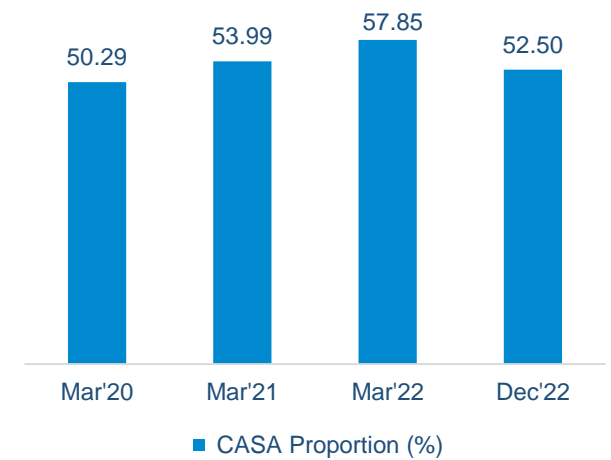
Business Expansion Pace Continues



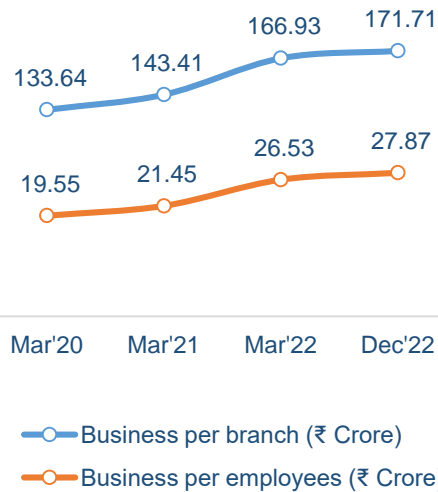
Headroom to Further Expand CD Ratio



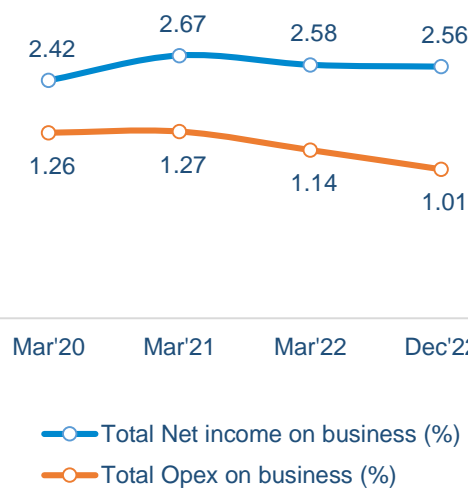
One of the Highest CASA Share among Banks



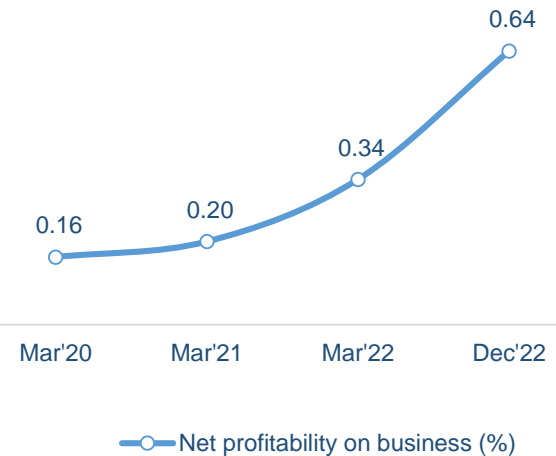
Improvement in Productivity



Efficient Operations with Lower Opex



Profitability Improves

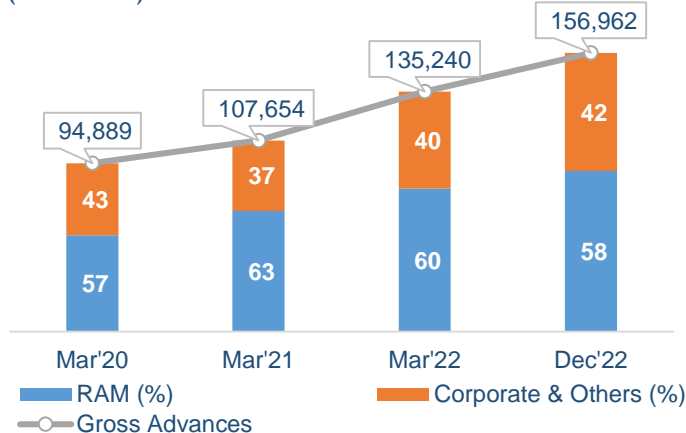


Diversified Credit Portfolio



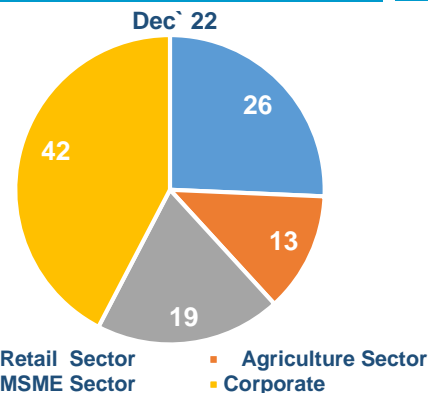
Domestic Gross Advances – Growth driven by MSME & Retail

(₹ In Crore)



Particulars	YoY Growth* %
Retail	23%
Agriculture	9%
MSME	22%
Corporate	25%
Gross Advances	22%

Advances Profile %



Share of Stable RAM: 58% of Gross Advances; RAM Advances grew by 19% on YoY basis

Yield on Advances %



Retail Credit Growth

Particulars	Dec` 21 (₹ Cr)	Dec` 22 (₹ Cr)	YoY Growth*	Other Retail Loan (Break-up)	Dec` 22
Housing	19,628	23,871	22%	Gold	31%
Education Loan	1,382	1,728	25%	LAP & Top-Up	26%
Vehicle Loan	1,981	2,367	20%	Staff Loans	20%
Other Retail Loans	9,752	12,346	27%	Personal	10%
Total Retail Loans	32,743	40,312	23%	LAD	7%
				Aadhar	5%

Housing advance contributes 59% of Retail advances

Agriculture Credit Growth

Particulars	Dec` 21 (₹ Cr)	Dec` 22 (₹ Cr)	YoY Growth*
Farm Credit	12,347	11,587	(6)%
Agri Infra	498	529	6%
Agri Ancillary activities	5,247	7,546	44%
Total Agri Loans	18,092	19,662	9%

Growth in agriculture advances driven by Agri. ancillary activities

MSME Credit Growth

Particulars	Dec` 21 (₹ Cr)	Dec` 22 (₹ Cr)	YoY Growth*
Micro	15,744	20,012	27%
Small	7,704	7,910	3%
Medium	1,644	2,595	58%
Total MSME Loans	25,091	30,517	22%

BoM's emphasis is on increasing Mid - Corporate advance book

Stable Ratings Profile despite Challenging Environment



External Rating-wise Advances – Above ₹ 25Cr

(₹ In Crore)

Particulars	Dec`21			Dec`22		
	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	284	57,984	100	416	74,223	100
AAA	15	6,946	12	25	6,154	8
AA	44	10,559	18	63	17,895	24
A	82	15,423	27	113	20,479	28
BBB	56	7,469	13	98	10,538	14
BB & Below	54	4,911	8	61	4,383	6
Total Rated	251	45,307	78	360	59,449	80
Govt. Guaranteed exposure (Unrated) *	16	11,220	19	20	13,233	18
Total Rated plus Govt Guarantee	267	56,528	97	380	72,682	98
Other Unrated	17	1,457	3	36	1,541	2

*(Including exposure backed by Treasury Deposits of State Govts.)

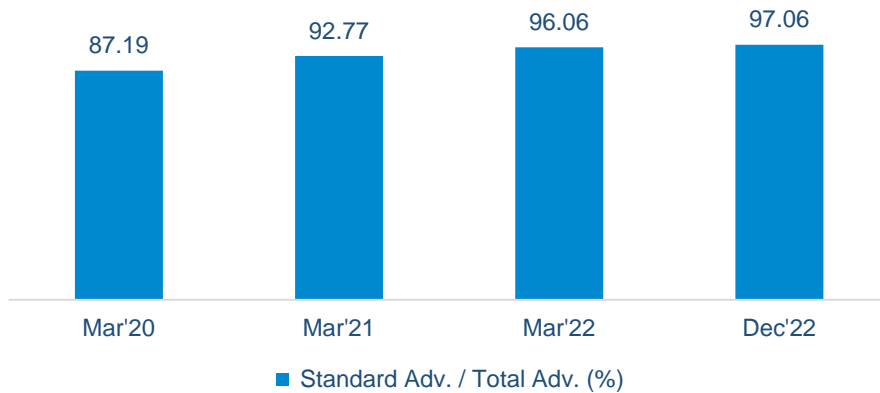
The Govt. Guaranteed exposures constitute ~18% of total corporate advances (above ₹ 25Cr loan ticket size) as on Dec'22



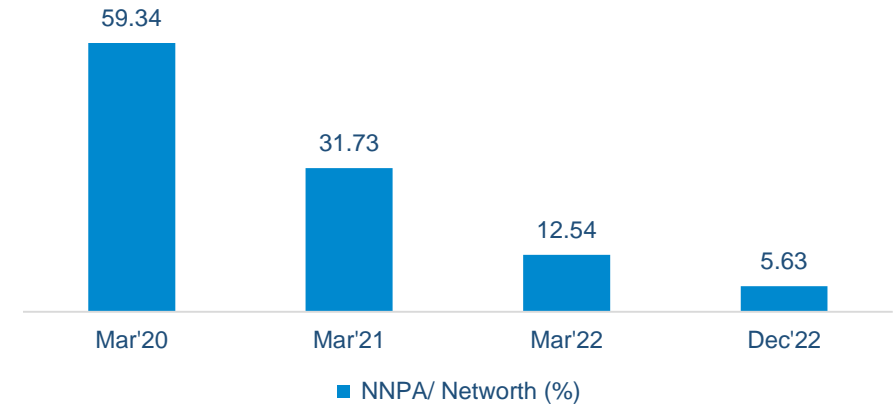
Asset Quality



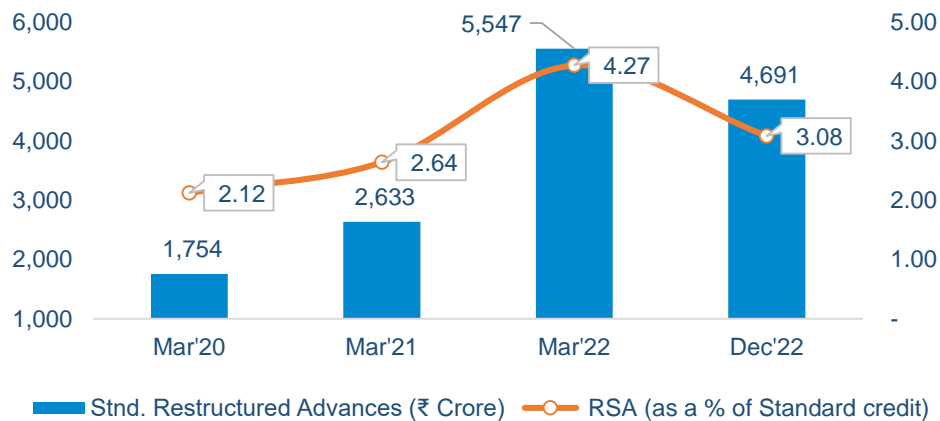
Rising Trend in Standard Advances



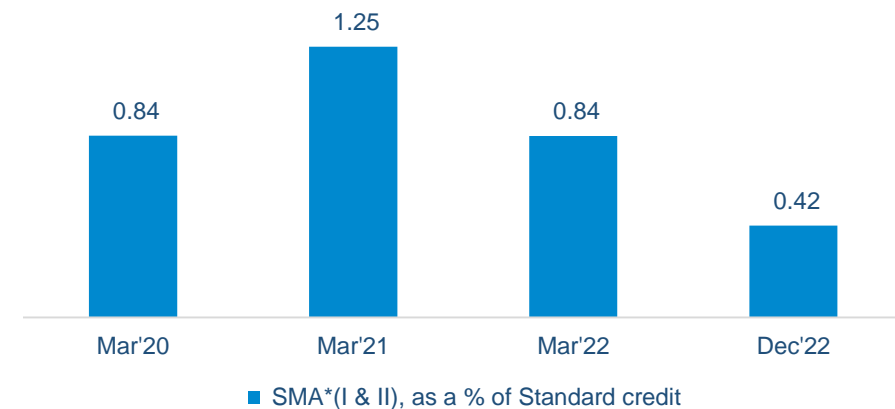
Unprovided NPAs Pose Insignificant Risk to Network



Standard Restructured Advances Proportion Falls



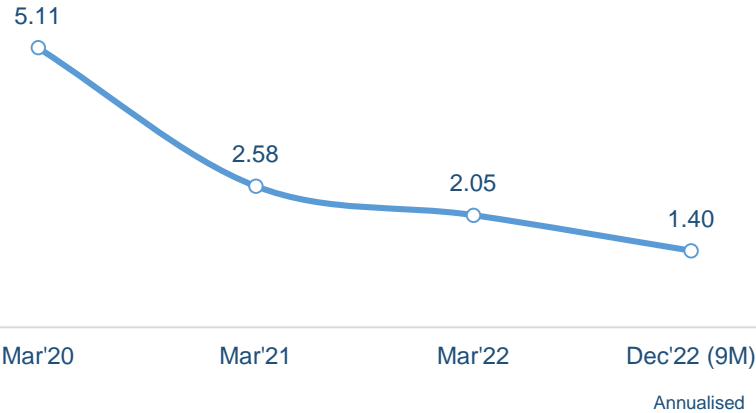
Special Mention Accounts (SMA) Proportion Falls Substantially



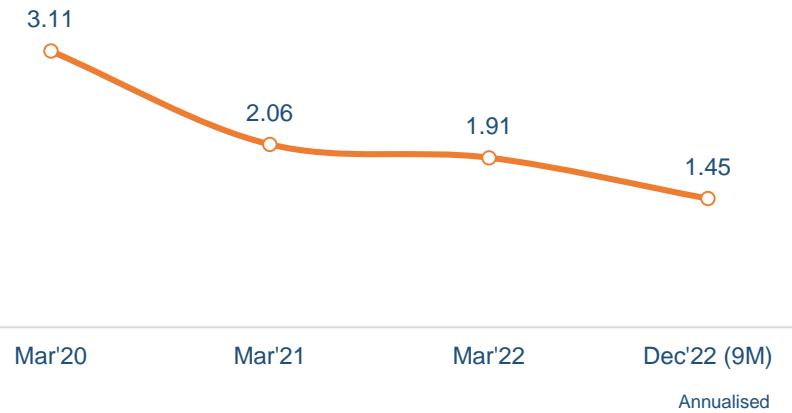
Unprovided NPAs and standard stressed advance proportions shrunk substantially



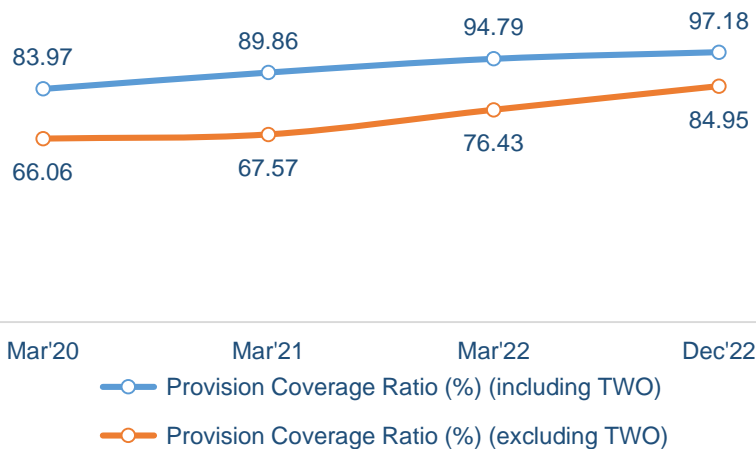
A Declining Trend in Delinquency Ratio



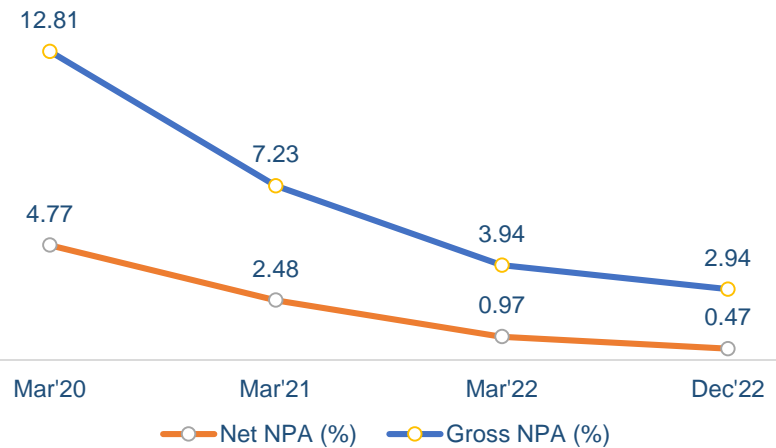
Lower Delinquency Rate Leads to Lower Credit Cost



Provision Coverage Ratios Improve



Accompanied by Fall in Net Non-Performing Assets



Asset Quality – Sectoral & Segmental NPA Position



Retail Sector - NPA (₹ In Crore)

Particulars	Dec`22		
	Advances	Sector NPA	Sector NPA %
Total Retail Credit	40,312	292	0.72
<i>of which</i>			
Housing	23,871	166	0.70
Education	1,728	26	1.50
Vehicle	2,367	16	0.68
Others	12,346	84	0.68

MSME Sector - NPA (₹ In Crore)

Particulars	Dec`22		
	Advances	Sector NPA	Sector NPA %
Total MSME Credit	30,517	1,198	3.93
<i>of which</i>			
Micro	20,012	1,000	5.00
Small	7,910	147	1.86
Medium	2,595	51	1.97

Sector wise Credit Deployment and NPA (₹ In Crore)

Particulars	Dec`22		
	Advances	Sector NPA	Sector NPA %
Retail Sector	40,312	292	0.72
Agriculture Sector	19,662	2,700	13.73
MSME Sector	30,517	1,198	3.93
Total of RAM	90,491	4,190	4.63
RAM to Gross Advances (%)	57.65	-	-
Corporate	66,471	422.17	0.64
Corporate to Gross Advances (%)	42.35	-	-
Total Advances	156,962	4,612	2.94

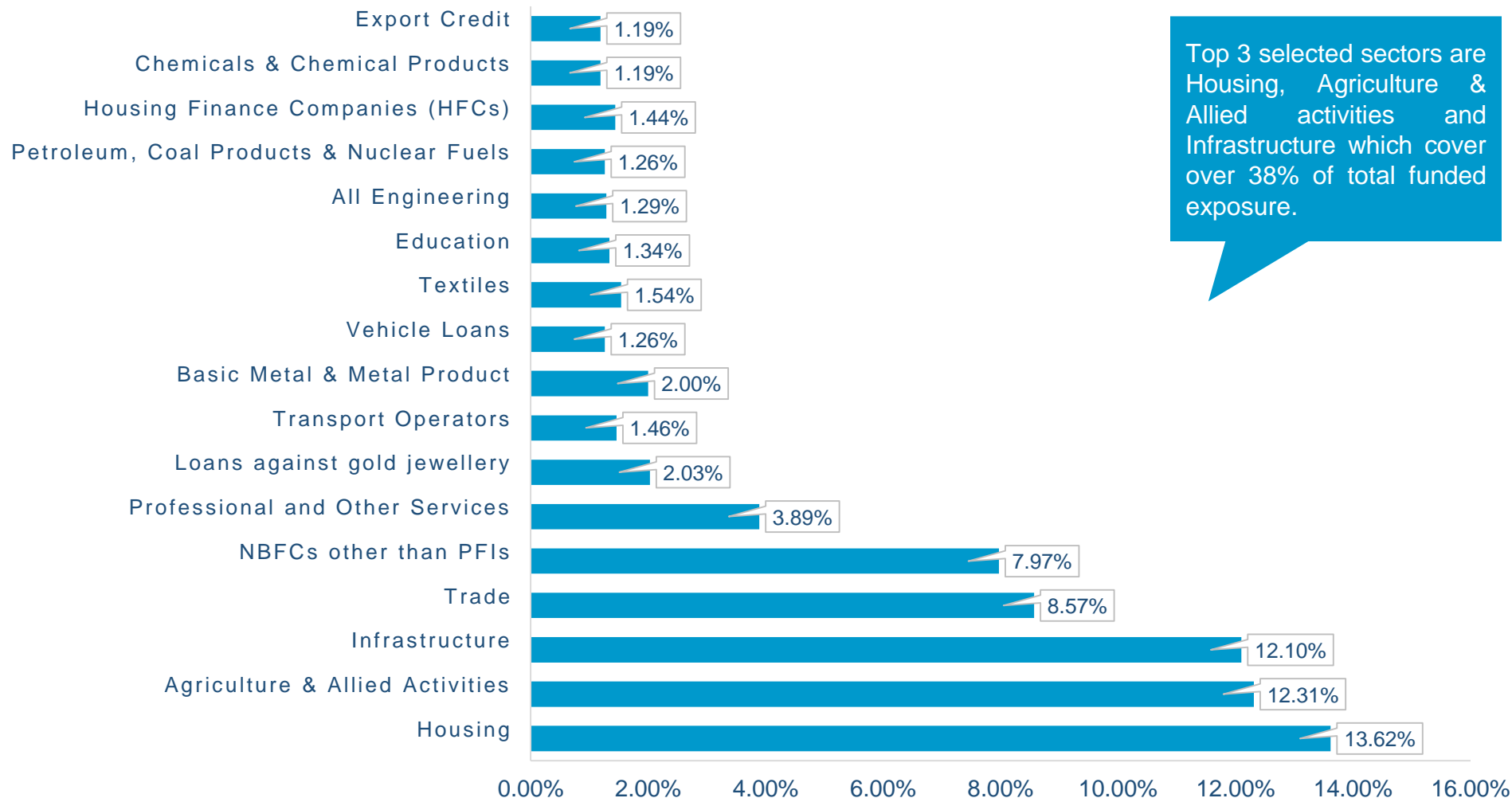
Movement of Gross NPA (Quarter) (₹ In Crore)

Particulars	Dec`21	Dec`22
Opening Level of Gross NPAs	6,403	5,039
Total Reductions	1,024	1,006
<i>of which : Recovery + Upgradation</i>	500	419
Gross Addition	726	579
<i>of which : Variable</i>	149	7
<i>: Fresh Slippages</i>	577	572
Net Increase/ Decrease	(298)	(427)
Closing Level of Gross NPAs	6,105	4,612

Asset Quality – Industrial Exposures Above 1.0%



Funded Exposure to select industries (More than 1.0%)- Dec`22



Restructuring Advances Well Contained



(₹ In Crore)

Sector-wise COVID Restructuring under RP 1.0 as on Dec'22											
Sector	RP Invoked				RP Implemented (as on Dec'21)			RP Implemented (as on Dec'22)			
	Amount	Std. Advance as on Dec'22	% 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	503	40,020	1.26	0.33	595	1.49	0.39	503	1.26	0.33	
Agriculture	55	16,962	0.33	0.04	57	0.33	0.04	55	0.33	0.04	
MSME	25	29,319	0.09	0.02	57	0.19	0.04	25	0.09	0.02	
Corporate	502	66,049	0.76	0.33	691	1.05	0.45	502	0.76	0.33	
Total	1,086	152,350	0.71		1,400			1,086			

Sector-wise COVID Restructuring under RP 2.0 as on Dec'22				
RP Invoked and Implemented				
Sector	Restructured upto Dec'22	% to respective sector Std. Advance	Std. Advance as on Dec'22	% to Total Std. Advances Dec'22
Retail	1,568	3.92	40,020	1.03
Agriculture	165	0.97	16,962	0.11
MSME	979	3.34	29,319	0.64
Corporate	-	-	66,049	-
Total	2,712	1.78	152,350	1.78

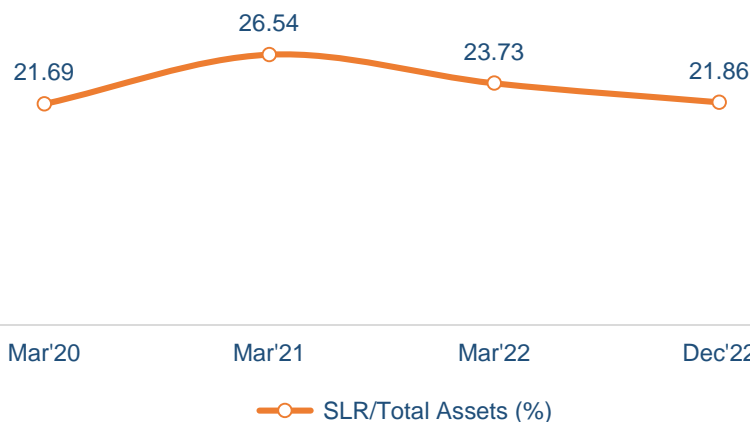
Restructuring of Standard Advances	Dec`21	Dec`22
Retail- As on Date	2,428	2,071
Agriculture- As on date	563	310
MSME- As on date	2,504	1,285
Corporate- As on Date	1,117	1,024
Total	6,611	4,690

A Balanced Approach to Treasury Operations

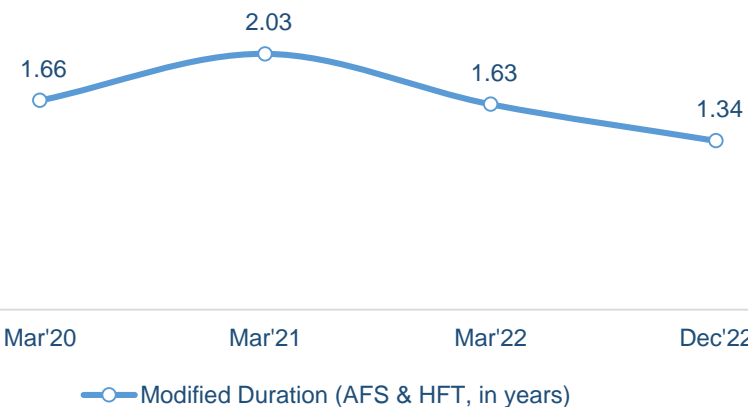


Particular(₹ In Crore)	Dec`21 (9M)	Mar`22 (12M)	Dec`22 (9M)
Interest on Investments	3,310	4,385	3,170
Yield on investments	6.26 %	6.24 %	6.04 %
Gross Investments	72,328	69,093	68,116
(SLR/ Non SLR %)	78 / 22 %	79 / 21 %	80 / 20 %
M-Duration (AFS+HFT/ Total Portfolio)	1.75 / 3.56	1.63 / 3.55	1.34 / 3.24

Majority of Investments in SLR Portfolio



Declining trend in Modified Duration (AFS+HFT)

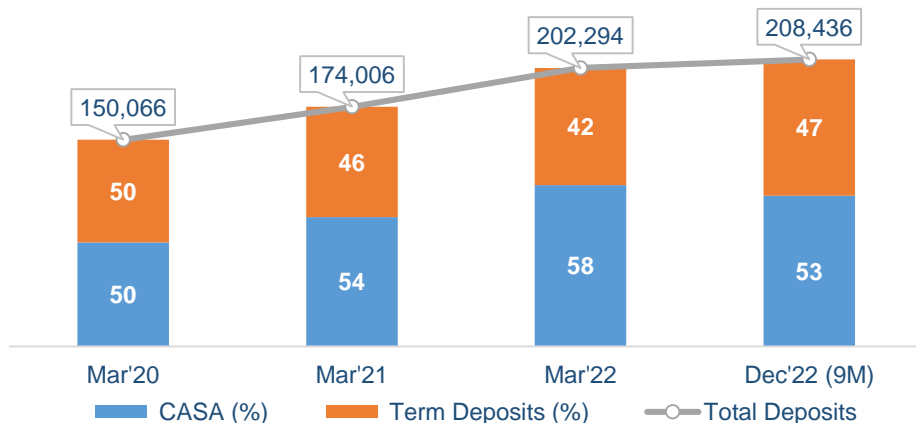


Majority of investments are in SLR portfolio with low duration to contain MTM losses (in investment trading portfolios) in a rising interest rate scenario

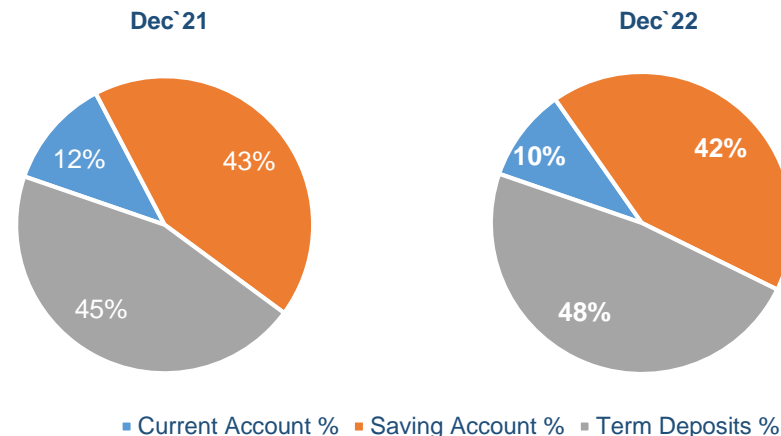
Diversified and Growing Liability Profile

Healthy Growth in Deposits

(₹ In Crore)



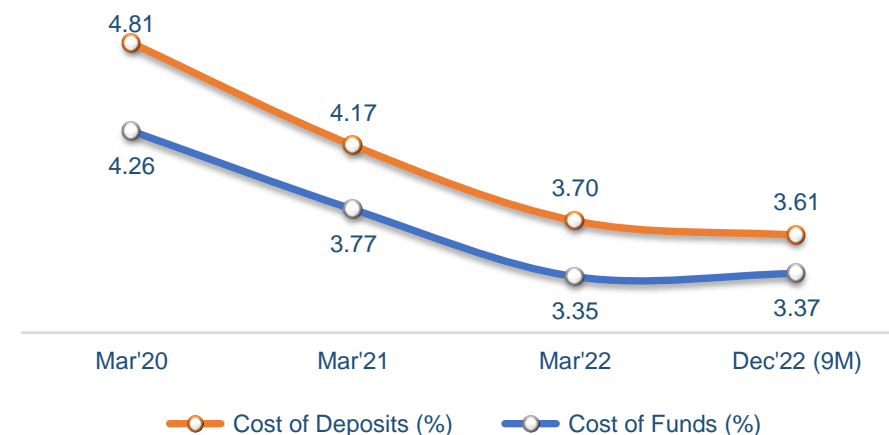
Deposit Composition



Particulars (₹ Cr)	Dec`21	Mar`22	Dec`22	YoY Growth*
CASA deposits	1,02,732	1,17,035	1,09,429	6.52%
Current deposits	21,917	28,179	21,515	(1.83)%
Savings deposits	80,815	88,857	87,914	8.78%
Term Deposits	83,882	85,259	99,006	18.03%
Retail Term Deposits ¹	76,012	75,458	78,606	3.41
Total Deposits	1,86,614	2,02,294	2,08,435	11.69%

- Continuous CASA improvement in the past 5 years
- Retail term deposits form a major portion of the bank's Term Deposits

Cost of Deposits & Cost of Funds Declining Consistently



* Y-o-Y Growth for 31 Dec 2022 to 31 Dec 2021

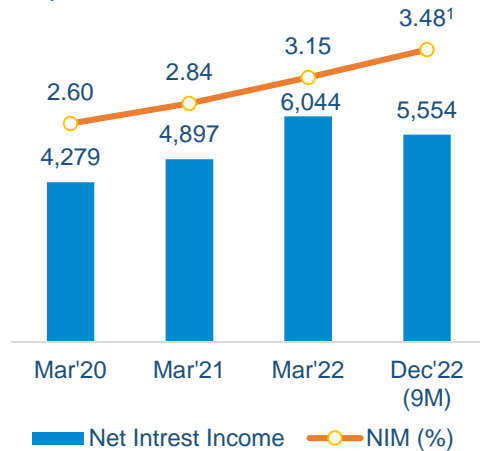
1. Below Rs.2 crore

Consistent improvement in Profitability metrics



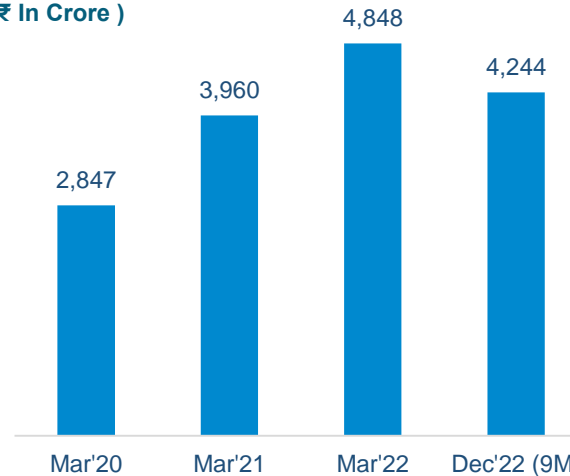
Net Interest Income & NIM

(₹ In Crore)



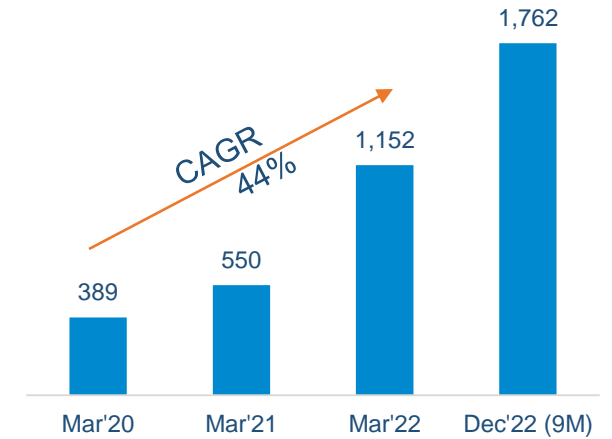
Operating Profit

(₹ In Crore)

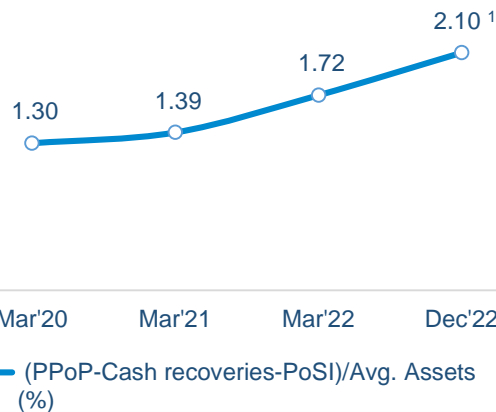


Net Profit

(₹ In Crore)

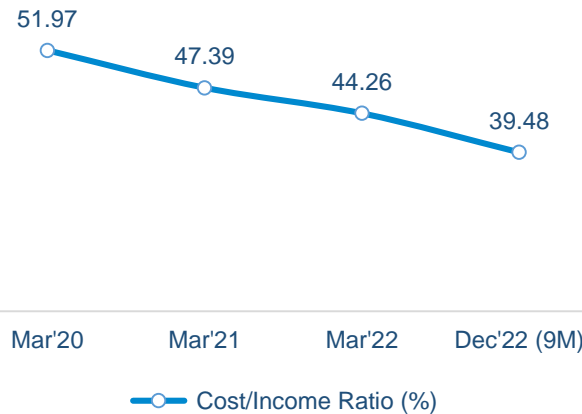


Core Operating Profit

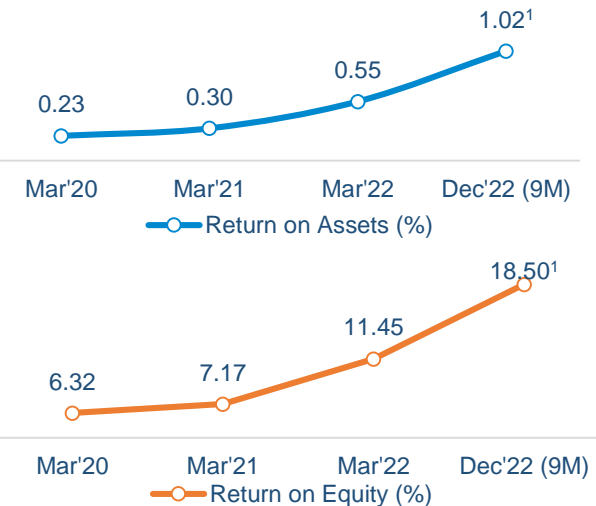


Core PPOP excluding PWO recovery and treasury gains (as a percentage to Avg. assets)

Cost to Income Ratio



Consistent Improvement in Return Ratios

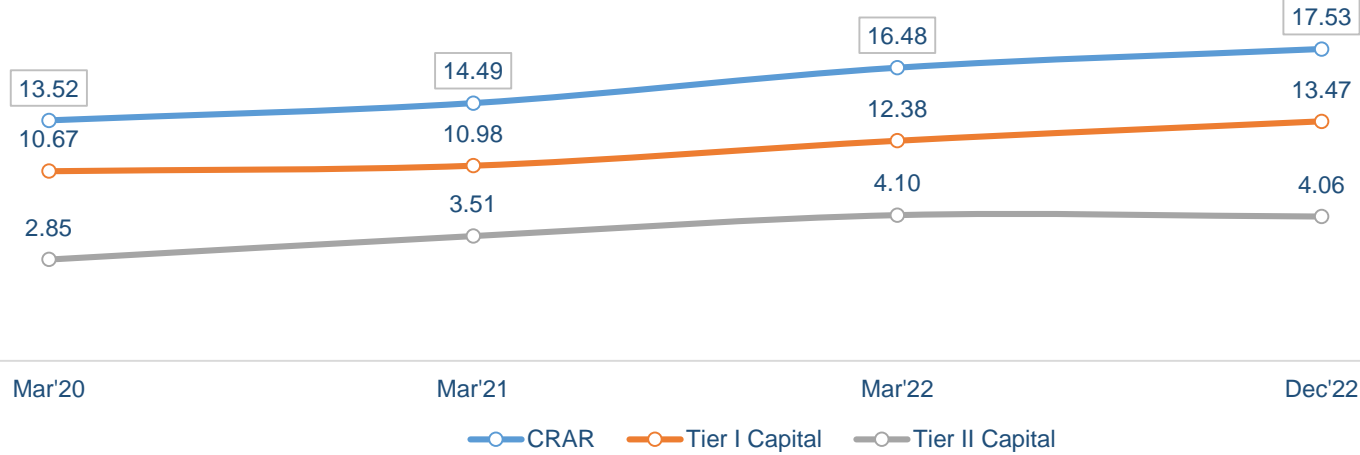


Capital Adequacy

Improvement in capital consumption rate and RoRWAs



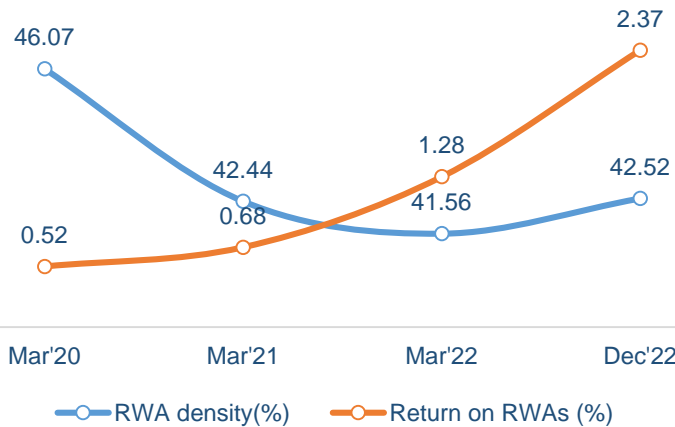
BoM has Stable Capital Ratios %



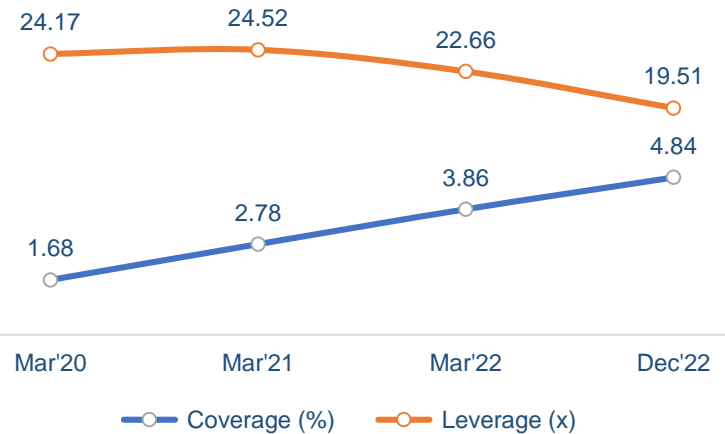
Bank has raised Rs. 348 Crore, Tier-2 Bond from the market during Dec'22 quarter.

Bank has raised Rs. 880 Crore, Tier-1 Bond from the market during Dec'22 quarter.

Reduction in Capital Consumption and Improvement in RoRWA



Total Coverage Ratio Improves



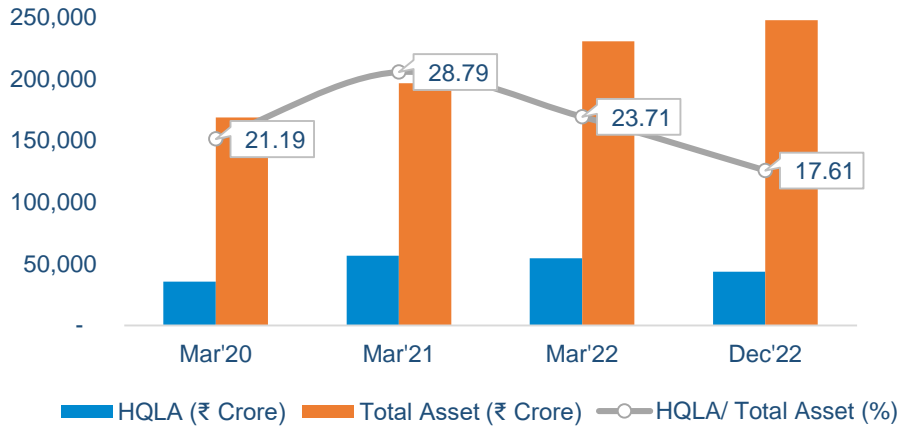


Liquidity

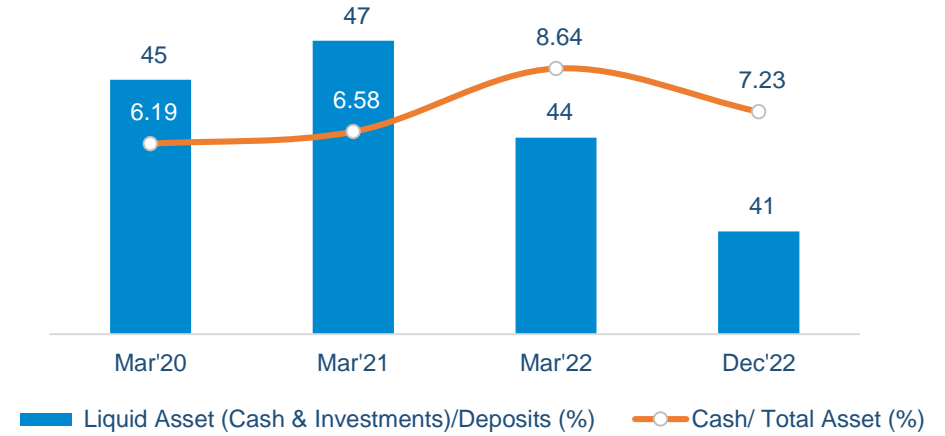
Liquidity – A fine balancing act on liquidity management



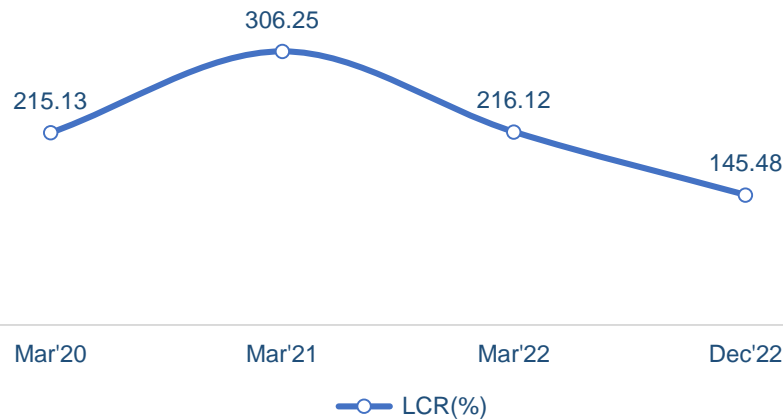
Trimming Excess HQLA



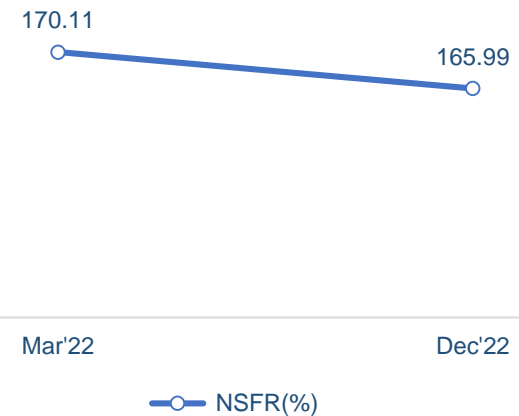
Liquid Asset Composition Trending in-line with HQLA



LCR Position Comfortable and Above Mandatory Requirements



Long-term Liquidity Position Above Mandatory Requirements



BoM gradually reducing surplus liquidity to enhance profitability

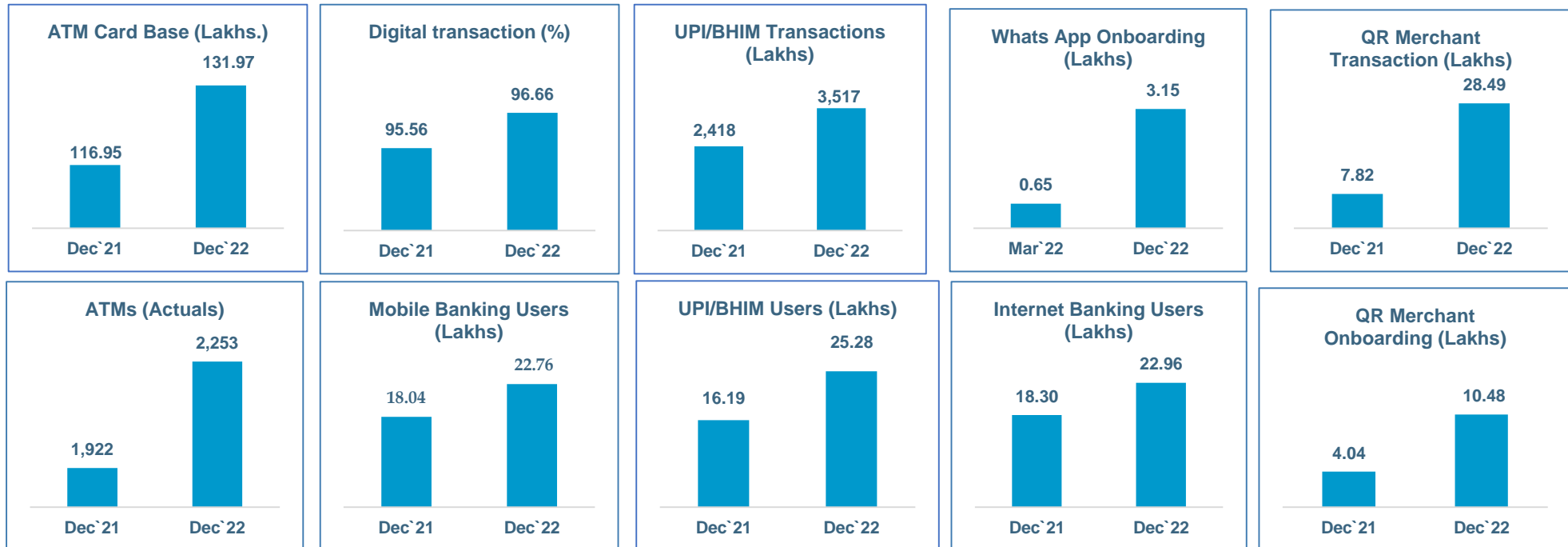


Technology & Digital Initiatives

Leveraging IT & Technology to build a Digital Bank



Digital initiatives of Bank of Maharashtra



Digital Initiatives to move to the next leap



✓ Implemented Loan Lifecycle Management System (LLMS)

✓ TIN 2.0 Implemented under PRAKALP project.

✓ Bank has integrated Account Aggregator [AA] & is now LIVE on the Platform.

✓ Started Online Forex Remittance through Internet Banking for retail users

✓ Offered digital lending facility with tie up arrangements with FinTech companies.

✓ Robotics Process Automation (RPA)

✓ Started operations in Digital Banking Unit at Aurangabad, Satara & Pune

✓ Introduced card less cash withdrawal from ATMs.

✓ Development of Online 'Jeevan Praman Patra' tool to submit video based online annual life certificate without visiting the branch.



Management Team

Our Experienced Board Members



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra

भारत सरकार का उद्यम



A.S. Rajeev

Managing Director & CEO

He holds a bachelor's degree in Science from University of Kerala and a master's degree in Business Administration from Indira Gandhi National Open University. He is a Fellow member of the Institute of Chartered Accountants of India and a Certified Associate of the Indian Institute of Banking & Finance, formerly known as the Indian Institute of Bankers. He also holds a diploma in Information Systems Audit from the Institute of Chartered Accountants of India. Prior to joining our Bank, he was Executive Director of Indian Bank. He has been on our Board since December 2, 2018.



Manoj K. Verma

RBI Nominee Director

MBA. Having vast experience in Regulation and Supervision of Bank & Financial Institutions with Reserve Bank of India. He served and retired as a Regional Director at 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 Chairman of Madhya Pradesh Grameen Bank. He has also 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. He served as Chief Executive Officer 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) & MBA in Finance & Marketing. He has a progressive career span of approximately 25 years, in which he handled a diversified portfolio ranging from Credit, Credit Monitoring, Treasury, Foreign Transaction & Joint ventures. Before joining Bank of Maharashtra, he served as CGM & COO at Union Bank of India. He joined as Executive Director of Bank of Maharashtra on 31.12.2021.



Shashank Shrivastava

Part-time Non-official Director

Fellow Chartered Accountant (FCA). He has 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.



Prashant Kumar Goyal

Government Nominee Director

He is an IAS officer of Tripura Cadre. He is presently on central deputation and is working as Director in DFS, Ministry of Finance, GOI. He has extensive experience in Management, Administration, Public Policy, etc. He is also Director on the Board of United India Insurance Company Ltd. He joined as Govt. of India Nominee Director of Bank of Maharashtra on 15.12.2022



Sardar Baljit Singh

Part-time Non-official Director

B.Com, FCA, Post qualification course in Information System Audit, Diploma in Insurance & Risk Management. He has experience of more than 15 years in field 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.

Recent Awards



January 2023
Best PSU Bank (other than large) Award at National level by State Forum of Bankers Club, Kerala. Shri A S Rajeev, MD & CEO of the Bank received the Award at the hands of Shri Ram Nath Kovind, Hon'ble Former President of India.



January 2023
Best Mid Sized Indian Bank Award 2022 by Business Today at the hands of Hon'ble Union Minister Shri. Nitin Gadkari.



December 2022
Winner in the **Best Technology Talent'** and **'Runner-Up'** in the **'Best Financial Inclusion'** categories at **IBA Technology Conference, Expo & Awards 2022**



October 2022
Best Nationalized Bank in Agriculture Finance award at the hands of Shri Bhagwat Karad, Hon'ble MoS Finance, Govt. of India at the BFSL Summit and Awards ceremony.



September 2022
'EASE'
2nd Runner up Award from DFS & IBA under AP for Smart Lending for Aspiring India



September 2022
In the 75 Years' Milestone Felicitations for Amrit Mahotsav, Bank was awarded a Special Trophy as Lead Performer at **"Dun & Bradstreet PSU & Government Summit 2022"**



August 2022
Bank of Maharashtra awarded as **"Achievers"** in **"DSB Lakshya Campaign"** launched in the month of August 2022 by PSB Alliance Pvt. Ltd for Door Step Banking Services.



July 2022
'Agri Infra Fund Award' under 'Target Achievers Category' at the hands of Shri Narendra Singh Tomar, Hon'ble Union Cabinet Minister of Agriculture



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



Key Growth Strategies



Improvement in credit quality through business and technological integration

Emphasis on Retail, Agriculture, and MSME segments through collaboration (Co-lending partnership)

Growth of core retail business

Increase in share of wallet / No. of products per customer

Strategize and innovate to increase non-interest income

Containing delinquency and improving NPA & Written-off loan recovery

Focus on increasing profitability

Open new branches, Digital Banking Units & Customer Service Points to broad base the bank's network

Adopting Digital Platform for onboarding of customers, operations & compliance



Annexures

P & L Highlights



(₹ In Crore)

PARTICULARS	QUARTER ENDED (<i>UNAUDITED</i>)			NINE MONTHS ENDED (<i>UNAUDITED</i>)			YEAR ENDED (<i>AUDITED</i>)
	DEC`21	DEC`22	Q-O-Q (%)	DEC`21	DEC`22	Y-O-Y (%)	MAR`22
Total Income	3,893	4,770	22.51	11,723	12,861	9.71	15,672
Interest Income	3,282	4,129	25.81	9,593	11,403	18.87	13,019
Non-Interest Income	611	641	4.84	2,130	1,458	(31.54)	2,652
Total Expenses	2,731	3,189	16.80	8,054	8,618	6.99	10,824
Interest Expenses	1,755	2,149	22.46	5,161	5,849	13.35	6,975
Operating Expenses	976	1,040	6.61	2,894	2,768	(4.33)	3,849
Operating Profit	1,162	1,580	35.94	3,669	4,244	15.67	4,848
Provision & Contingencies other than taxes	836	582	(30.41)	2,527	1,710	(32.34)	2,892
Profit Before Taxes	326	998	205.94	1,142	2,534	121.93	1,956
Provision for Taxes [Net of DTA]	2	223	-	346	772	123.43	804
Net Profit	325	775	138.76	796	1,762	121.27	1,152

Interest and Non-Interest Income



(₹ In Crore)

Particulars	QUARTER ENDED (<i>UNAUDITED</i>)			NINE MONTHS ENDED (<i>UNAUDITED</i>)			YEAR ENDED (<i>AUDITED</i>)
	Dec'21	Dec'22	Q-o-Q (%)	Dec'21	Dec'22	Y-o-Y (%)	Mar'22
Interest on Advances	2,106	3,046	45%	5,999	8,117	35%	8,232
Interest on Investment	1,104	1,043	(6)%	3,310	3,170	(4)%	4,385
Other Interest Income	72	40	(44)%	284	116	(59)%	403
Total Interest Income	3,282	4,129	26%	9,593	11,403	19%	13,020
Fee Based Income	305	339	11%	861	927	8%	1,233
Treasury Income	114	101	(11)%	528	44	(92)%	556
Recovery in written off accounts	142	190	34%	533	455	(15)%	642
Other Miscellaneous Income	50	11	(78)%	208	32	(85)%	221
Total Non-Interest Income	611	641	5%	2,130	1,458	(32)%	2,652

Provisions – Credit cost provision trending down in 9MFY23



(₹ In Crore)

PARTICULARS	QUARTER ENDED (UNAUDITED)		NINE MONTHS ENDED (UNAUDITED)		YEAR ENDED (AUDITED)
	DEC`21	DEC`22	DEC`21	DEC`22	MAR`22
Prov for Non-Performing Assets	587	539	2,010	1,708	2,578
Prov for Standard/Restructured Assets	141	(71)	420	(394)	302
Prov for Non-performing Investment	96	93	95	310	103
Other provisions (net of write back)	13	22	2	86	(92)
Provision & Contingencies other than taxes	836	582	2,527	1,710	2,892
Income Tax (net of DTA & write back)	2	223	346	772	804
Total Provisions	838	805	2,873	2,482	3,696

Balance Sheet Highlights



(₹ In Crore)

ASSETS	NINE MONTHS ENDED (UNAUDITED)		YEAR ENDED (AUDITED)
	Dec`21	Dec`22	Mar`22
Cash & Balance with RBI	13,969	17,862	19,722
Balances with Bank & Call Money	110	51	194
Total Investments (Net of Depreciation & Provision)	71,745	67,561	68,590
Total Advances (Net of Provision)	124,425	153,065	131,170
Total Fixed Assets (Net of Depreciation)	1,597	2,180	2,242
Other Assets	9,498	7,082	8,693
Total	221,344	247,801	230,611

(₹ In Crore)

LIABILITIES	NINE MONTHS ENDED (UNAUDITED)		YEAR ENDED (AUDITED)
	Dec`21	Dec`22	Mar`22
Capital	6,731	6,731	6,731
Reserves & Surplus	6,603	8,915	7,154
Deposits	186,614	208,436	202,294
Borrowings	16,140	18,289	7,747
Other Liabilities & Provisions	5,258	5,431	6,685
Total	221,344	247,801	230,611

Thank You

