



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



AX1/ISD/STEX/1/2023-24

Date: 17th May, 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 22.05.2023 to 25.05.2023

Please note that no unpublished price sensitive information is proposed to be shared during the meeting(s).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

(Nehal Rawat)
Company Secretary

Encl : Investor Presentation



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Investor Presentation

May 2023



www.bankofmaharashtra.in



/mahabank

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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 2.96 Crore as of Mar`23
- ❖ Offers diversified products & services to Retail, Wholesale, Small and Medium enterprises, and agriculture customers
- ❖ Wide distribution network comprising 2,203 full-service domestic outlets, with 51% in Maharashtra. It also has 2,330 ATMs, 60 Customer Service Points & 3,432 Business Correspondents as of Mar`23
- ❖ BoM has 12,977 employees across verticals as on Mar`23
- ❖ BoM has declared a dividend of 13% in FY 22-23

Credit Rating

Long Term Ratings (Tier II Bonds)

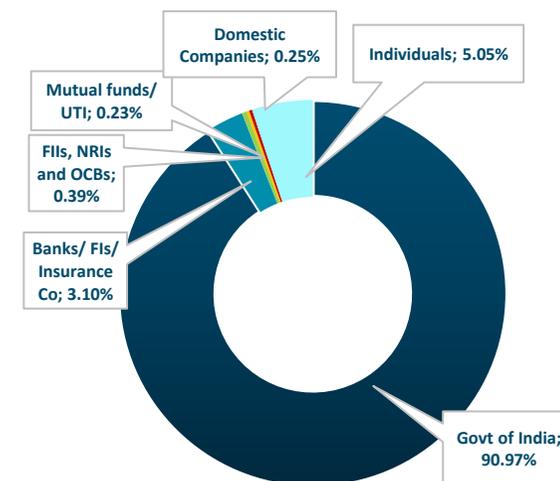
Rating Agency: ICRA/CARE
Rating: AA (Stable)

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

Short Term Ratings

Rating Agency: CRISIL
Rating: A1+

Shareholding Pattern (As of Mar`23)



Bank of Maharashtra statistics (As of Mar`23)

Gross Advances:
₹ 1,75,120 Cr

Deposits:
₹ 2,34,083 Cr

NII:
₹ 7,741 Cr

Net Interest Margin:
3.56%

Operating Profit:
₹ 6,099 Cr

Net Profit:
₹ 2,602 Cr

CASA:
53.38%

GNPA | NNPA:
2.47% | 0.25%

PCR incl. TWO:
98.28%
PCR excl. TWO:
90.44%

Book Value per share:
₹ 18.97*

ROA | ROE:
1.10% | 20.38%

Tier 1 | CRAR:
14.25% | 18.14%



01

Consistent improvement in financial performance

BoM has achieved financial turnaround over the past 2 years.
Growth in Gross Advances (29% Y-o-Y)² and Deposits (16% Y-o-Y)².

02

A relatively stable and granular RAM portfolio

more than half of the asset base (57% 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 (24% Y-o-Y)².

03

Highest CASA ratio (53.4%)¹ among the peers

CASA deposits grew faster than term deposits resulting in one of the **lowest cost of funds (3.44%)¹** among PSBs and healthy NIMs (3.56%)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

2,203 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 18.14%** for future growth

08

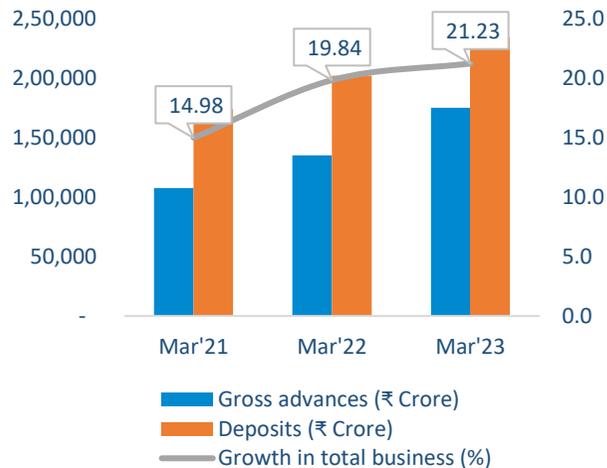
Highly qualified management team with demonstrated track record and experience.

1. As of Mar 31, 2023
2. Y-o-Y Growth for 31 Mar 2023 over 31 Mar 2022

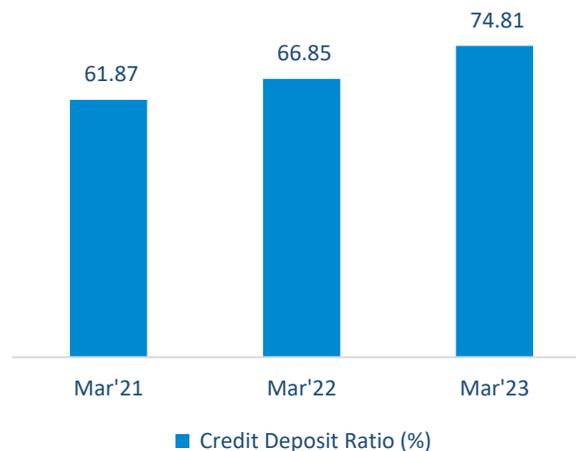


Key Financial Highlights

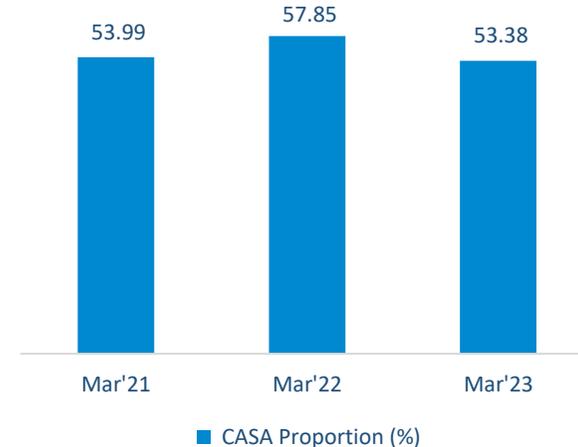
Business Expansion Pace Continues



Headroom to Further Expand CD Ratio



One of the Highest CASA Share among Banks



Improvement in Productivity



Efficient Operations with Lower Opex

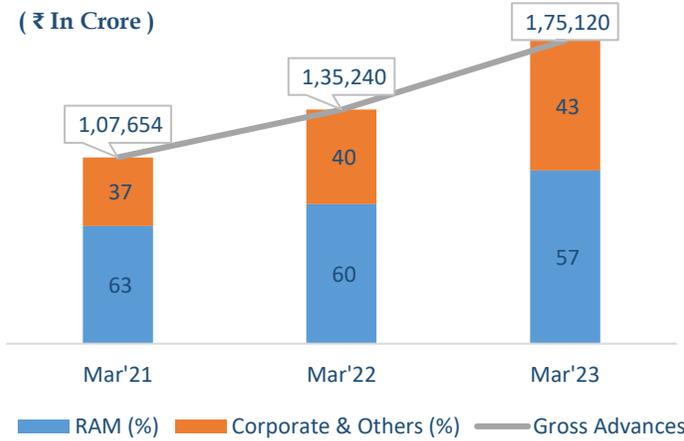


Profitability Improves



Domestic Gross Advances – Growth driven by Corporate & MSME

(₹ In Crore)



Particulars	YoY Growth* %
Retail	23%
Agriculture	23%
MSME	27%
Corporate	38%
Gross Advances	29%

Advances Profile %



Yield on Advances %



Retail Credit Growth

Particulars	Mar` 22 (₹ Cr)	Mar` 23 (₹ Cr)	YoY Growth	Other Retail Loan (Break-up)	Mar` 23
Housing	21,103	25,181	19%	Gold	30%
Education Loan	1,459	1,829	25%	LAP, Top-Up & Others	26%
Vehicle Loan	2,090	2,386	14%	Staff Loans	19%
Other Retail Loans	10,770	14,037	30%	Personal	12%
Total Retail Loans	35,422	43,433	23%	LAD	8%
				Aadhar	5%

Housing advance contributes 58% of Retail advances

Agriculture Credit Growth

Particulars	Mar` 22 (₹ Cr)	Mar` 23 (₹ Cr)	YoY Growth
Farm Credit	12,361	13,524	9%
Agri Infra	505	536	6%
Agri Ancillary activities	6,102	9,340	53%
Total Agri Loans	18,968	23,400	23%

Growth in agriculture advances driven by Agri-ancillary activities

MSME Credit Growth

Particulars	Mar` 22 (₹ Cr)	Mar` 23 (₹ Cr)	YoY Growth
Micro	16,608	20,808	25%
Small	7,836	9,312	19%
Medium	1,835	3,124	70%
Total MSME Loans	26,279	33,244	27%

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	Mar`22			Mar`23		
	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	382	60,875	100	439	84,148	100
AAA	25	6,934	11	26	7,744	9
AA	62	12,533	21	71	22,056	26
A	102	16,613	27	114	21,014	25
BBB	80	8,188	13	102	10,962	13
BB & Below	62	4,211	7	53	3,742	4
Total Rated	331	48,478	80	366	65,517	78
Govt. Guaranteed exposure (Unrated) *	18	10,676	18	20	15,557	18
Total Rated plus Govt Guarantee	349	59,154	97	386	81,074	96
Other Unrated	33	1,721	3	53	3,074	4

**(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 Mar'23

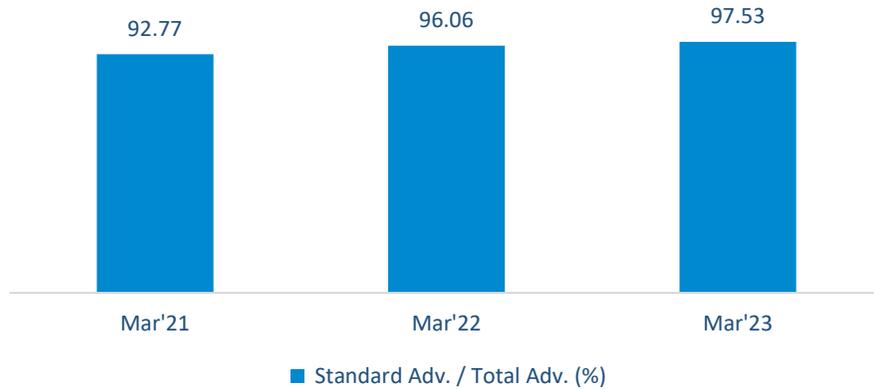


Asset Quality

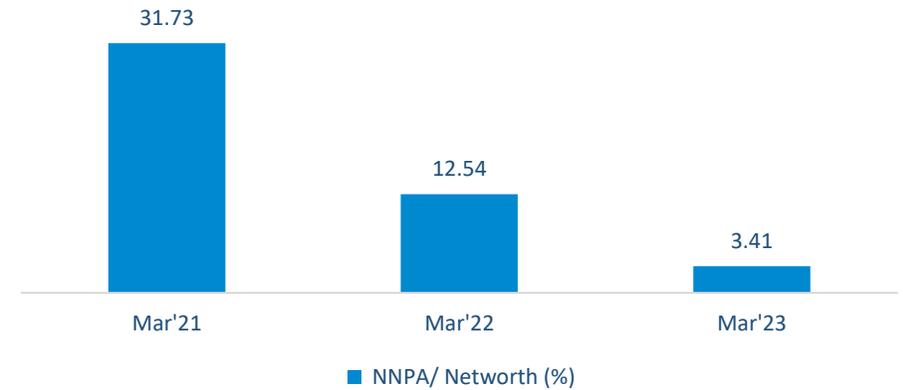
Asset Quality – One of the lowest stressed assets in the industry



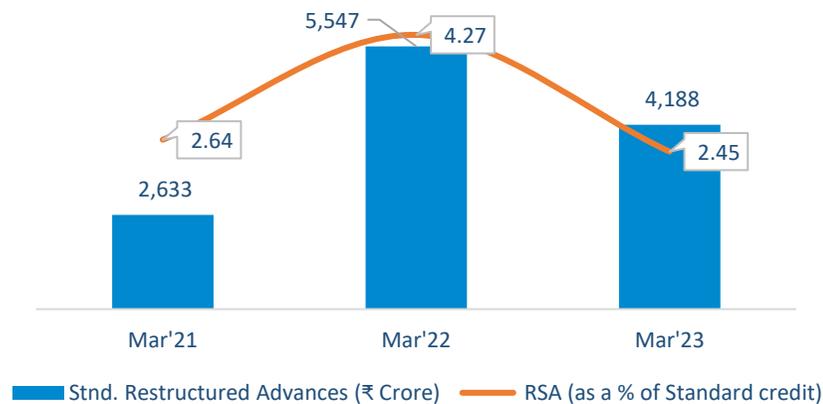
Rising Trend in Standard Advances



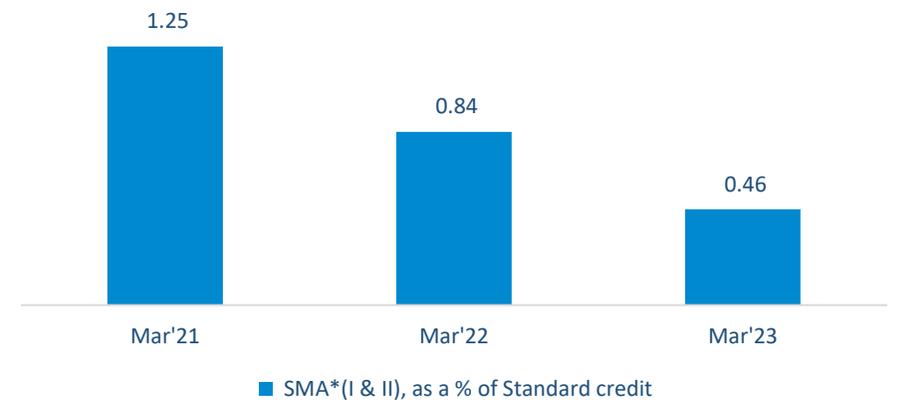
Unprovided NPAs Pose Insignificant Risk to Network



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



Mar'21

Mar'22

Mar'23

Lower Delinquency Rate Leads to Lower Credit Cost



Mar'21

Mar'22

Mar'23

Provision Coverage Ratios Improve



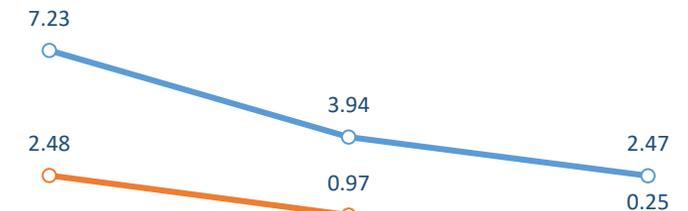
Mar'21

Mar'22

Mar'23

- Provision Coverage Ratio (%) (including TWO)
- Provision Coverage Ratio (%) (excluding TWO)

Accompanied by Fall in Net Non-Performing Assets



Mar'21

Mar'22

Mar'23

- Net NPA (%)
- Gross NPA (%)

Asset Quality – Sectoral & Segmental NPA Position



Retail Sector - NPA (₹ In Crore)

Particulars	Mar`23		
	Advances	Sector NPA	Sector NPA %
Total Retail Credit	43,433	294	0.68
<i>of which</i>			
Housing	25,181	175	0.69
Education	1,829	17	0.96
Vehicle	2,386	18	0.77
Others	14,037	84	0.60

MSME Sector - NPA (₹ In Crore)

Particulars	Mar`23		
	Advances	Sector NPA	Sector NPA %
Total MSME Credit	33,244	1,274	3.83
<i>of which</i>			
Micro	20,808	1,071	5.15
Small	9,312	167	1.80
Medium	3,124	35	1.13

Sector wise Credit Deployment and NPA (₹ In Crore)

Particulars	Mar`23		
	Advances	Sector NPA	Sector NPA %
Retail Sector	43,433	294	0.68
Agriculture Sector	23,400	2,332	9.97
MSME Sector	33,244	1,274	3.83
Total of RAM	1,00,076	3,900	3.90
RAM to Gross Advances (%)	57.15	-	-
Corporate	75,044	434	0.58
Corporate to Gross Advances (%)	42.85	-	-
Total Advances	1,75,120	4,334	2.47

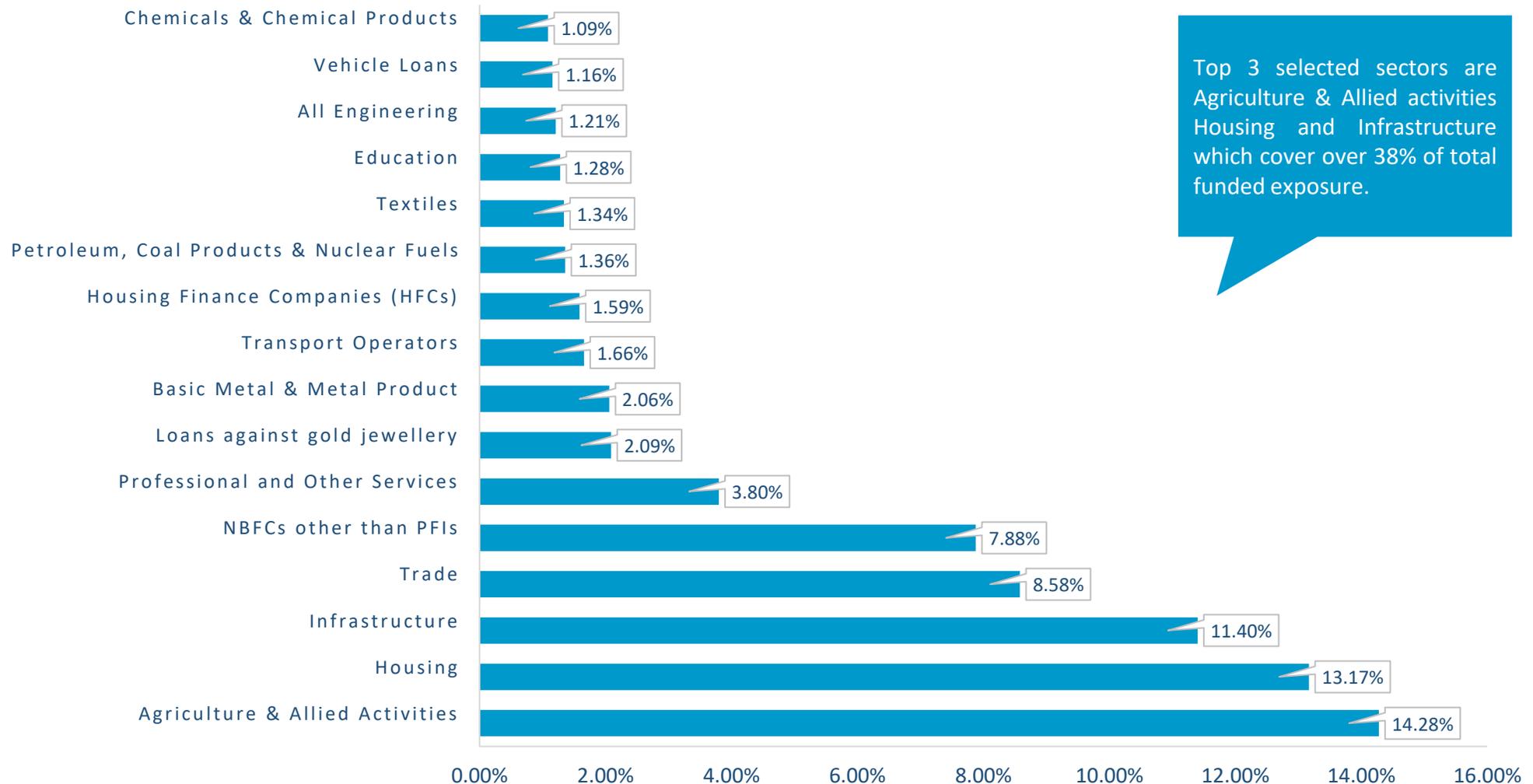
Movement of Gross NPA (₹ In Crore)

Particulars	Mar`22	Mar`23
Opening Level of Gross NPAs	7,780	5,327
Total Reductions	4,635	2,623
<i>of which : Recovery + Upgradation</i>	1,517	1,132
Gross Addition	2,182	1,630
<i>of which : Variable</i>	133	20
<i>: Fresh Slippages</i>	2,049	1,610
Net Increase/ Decrease	(2,452)	(993)
Closing Level of Gross NPAs	5,327	4,334

Asset Quality – Industrial Exposures Above 1.0%



Funded Exposure to select industries (More than 1.0%)- Mar`23



Restructuring Advances Well Contained



(₹ In Crore)

Sector-wise COVID Restructuring under RP 1.0 as on Mar'23							
RP Invoked	RP Implemented (as on Mar'22)				RP Implemented (as on Mar'23)		
Sector	Std. Advance as on Mar'23	Amount	% to respective sector Std. Advance	% to Total Std Advances	Amount	% to respective sector Std. Advance	% to Total Std. Advances
Retail	43,139	603	1.40	0.35	475	1.10	0.28
Agriculture	21,067	57	0.27	0.03	54	0.25	0.03
MSME	31,970	58	0.18	0.03	27	0.08	0.02
Corporate	74,609	734	0.98	0.43	395	0.53	0.23
Total	1,70,785	1,453		0.85	950		0.56

Sector-wise COVID Restructuring under RP 2.0 as on Mar'23				
RP Invoked and Implemented				
Sector	Restructured upto Mar'23	% to respective sector Std. Advance	Std. Advance as on Mar'23	% to Total Std. Advances Mar'23
Retail	1,499	3.47	43,139	0.88
Agriculture	168	0.80	21,067	0.10
MSME	873	2.73	31,970	0.51
Corporate	-	-	74,609	-
Total	2,540		1,70,785	1.49

Restructuring of Standard Advances	Mar'22	Mar'23
Retail- As on Date	2,162	1,863
Agriculture- As on date	345	303
MSME- As on date	2,257	1,114
Corporate- As on Date	784	908
Total	5,547	4,188

A Balanced Approach to Treasury Operations



Particulars (₹ In Crore)	Mar`21	Mar`22	Mar`23
Interest on Investments	4,153	4,385	4,267
Yield on investments	6.72 %	6.24 %	6.11 %
Gross Investments	68,647	69,093	69,215
(SLR/ Non SLR %)	76 / 24 %	79 / 21 %	81 / 19 %
M-Duration (AFS+HFT/ Total Portfolio)	2.03 / 4.08	1.63 / 3.55	1.22 / 3.20

Majority of Investments in SLR Portfolio



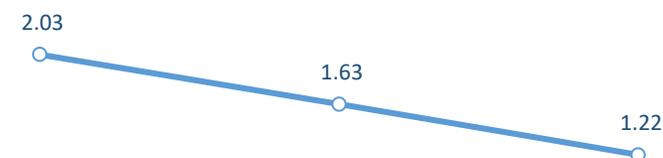
Mar'21

Mar'22

Mar'23

—○— SLR/Total Assets (%)

Declining trend in Modified Duration (AFS+HFT)



Mar'21

Mar'22

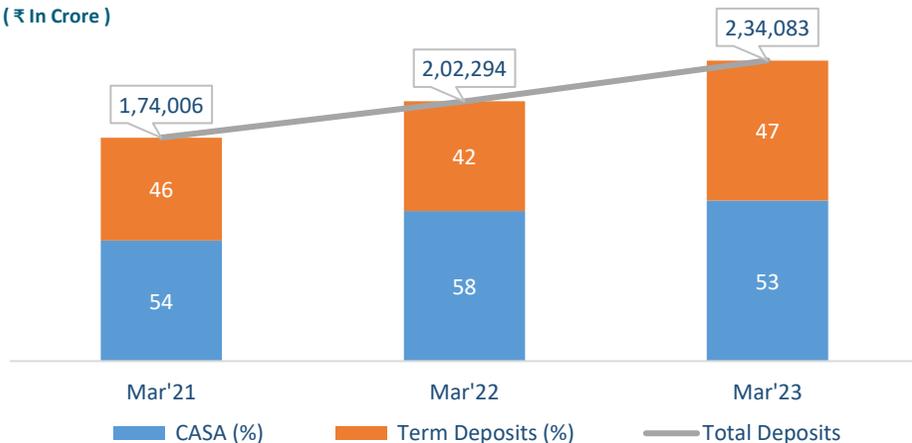
Mar'23

—○— Modified Duration (AFS & HFT, in years)

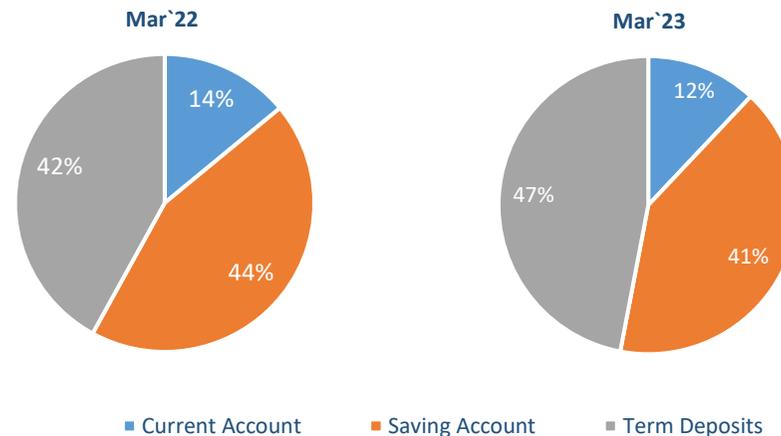
Majority of investments are in SLR portfolio with low duration to contain MTM losses (in investment trading portfolios) in a rising interest rate scenario

Healthy Growth in Deposits

(₹ In Crore)



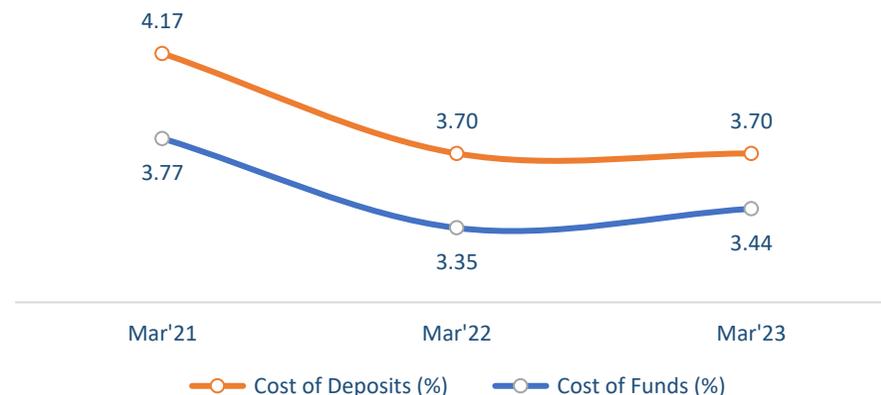
Deposit Composition



Particulars (₹ Cr)	Mar'22	Mar'23	YoY Growth
CASA deposits	1,17,035	1,24,961	6.77%
<i>Current deposits</i>	28,179	28,301	0.43%
<i>Savings deposits</i>	88,857	96,660	8.78%
Term Deposits	85,259	1,09,122	27.99%
<i>Retail Term Deposits¹</i>	75,458	78,478	4.00%
Total Deposits	2,02,294	2,34,083	15.71%

- 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



Consistent improvement in Profitability metrics



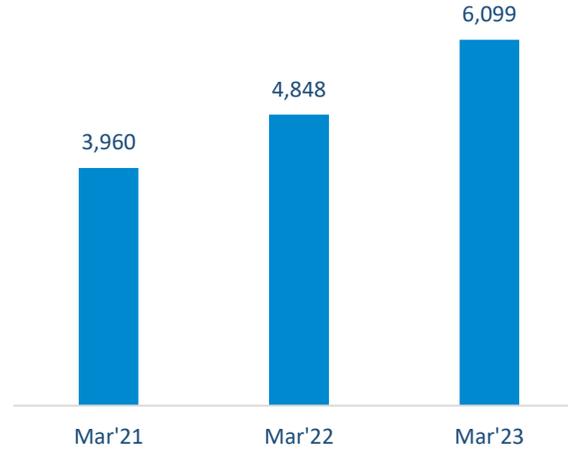
Net Interest Income & NIM

(₹ In Crore)



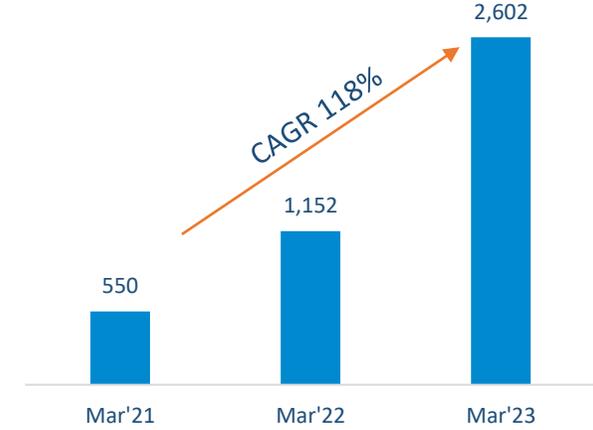
Operating Profit

(₹ In Crore)

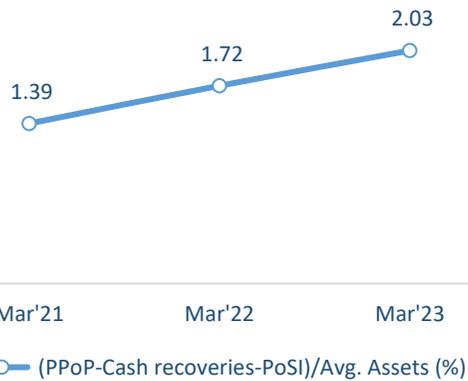


Net Profit

(₹ In Crore)



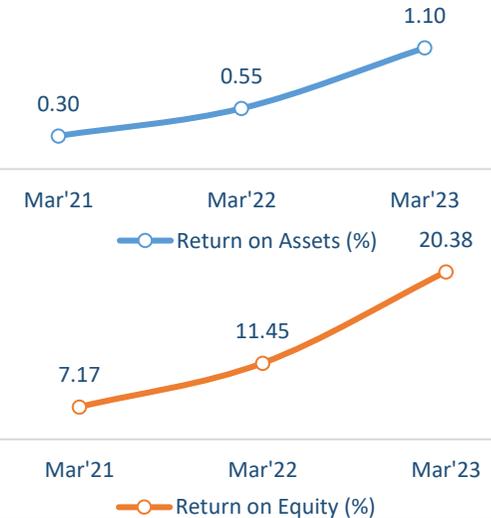
Core Operating Profit



Cost to Income Ratio



Consistent Improvement in Return Ratios



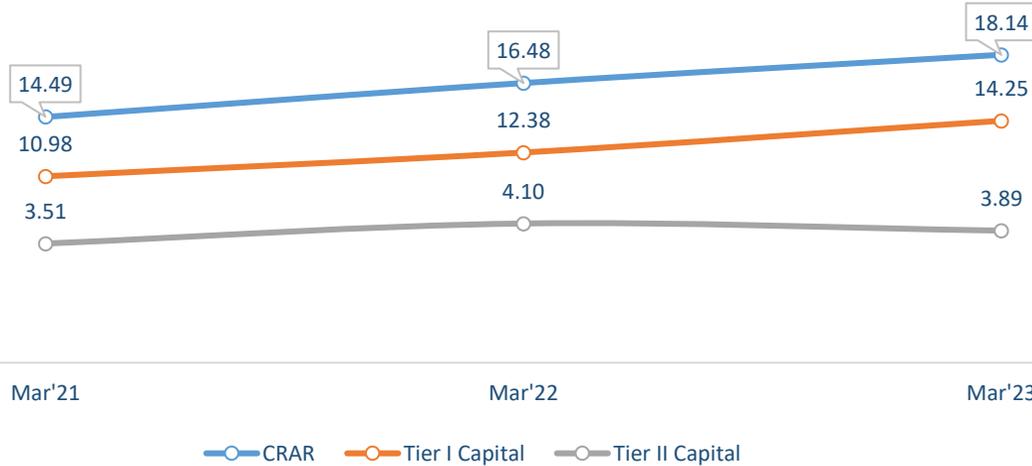
Core PPOP excluding PWO recovery and treasury gains (as a percentage to Avg. assets)



Capital Adequacy



BoM has Stable Capital Ratios %



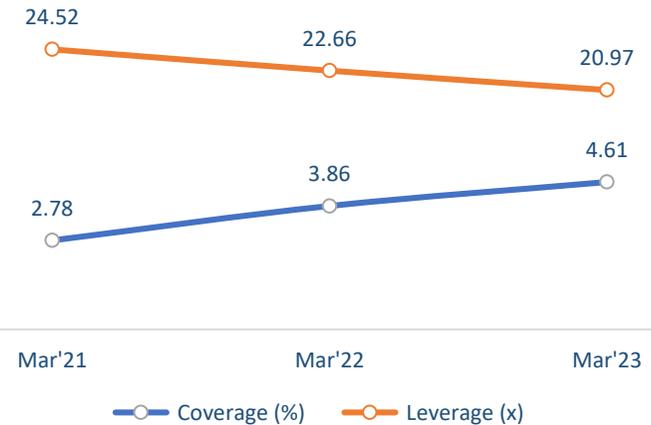
Bank has raised Rs. 348 Crore, Tier-2 Bond from the market during Dec'22 quarter.

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



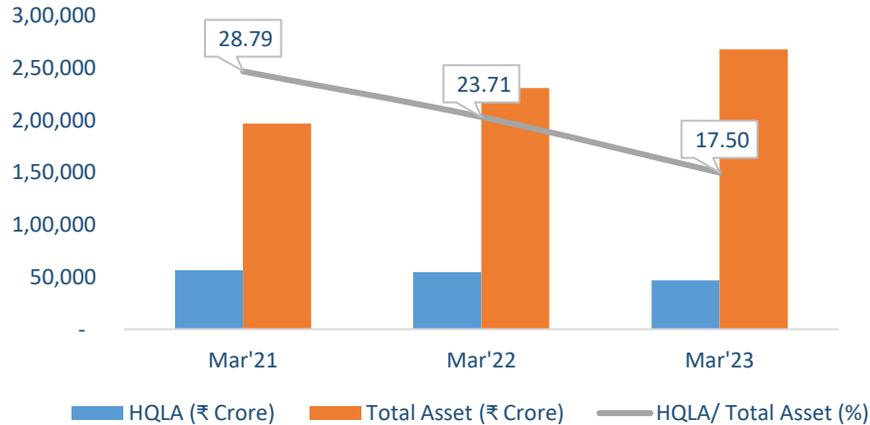


Liquidity

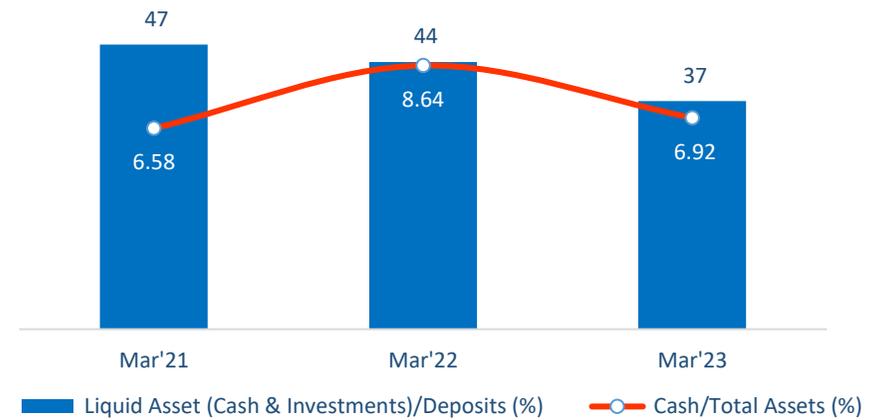
Liquidity – A fine balancing act on liquidity management



Trimming Excess HQLA



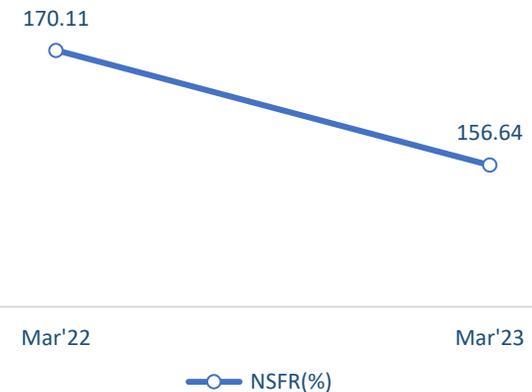
Liquid Asset Composition Trending in-line with HQLA



LCR Position Comfortable and Above Mandatory Requirements



Long-term Liquidity Position Above Mandatory Requirements

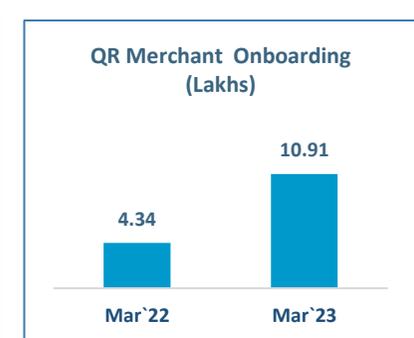
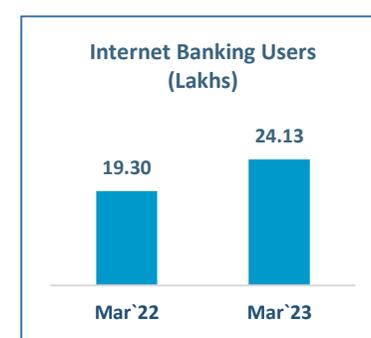
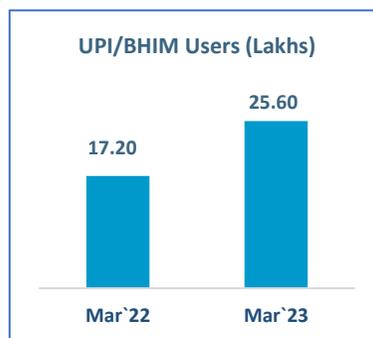
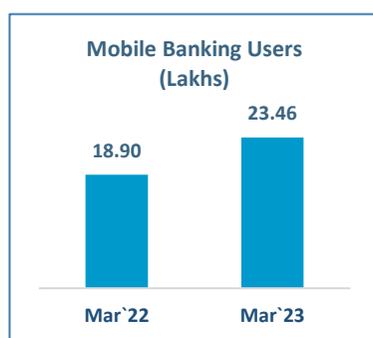
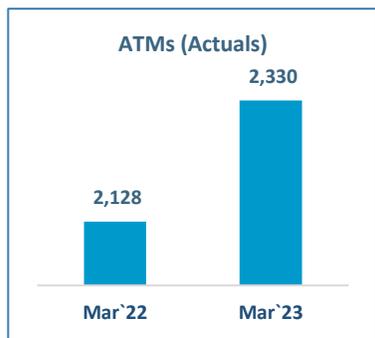
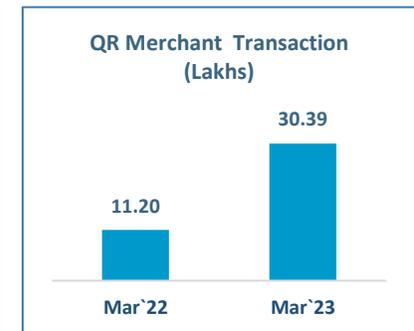
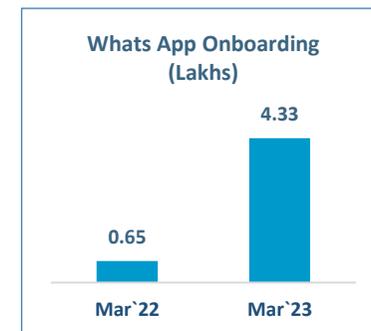
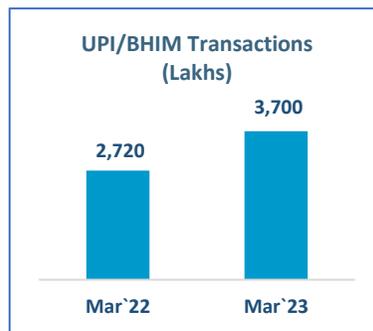
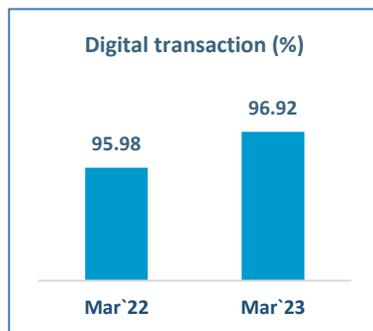
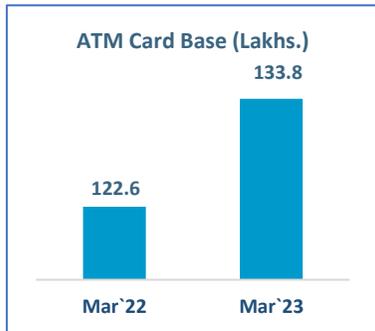
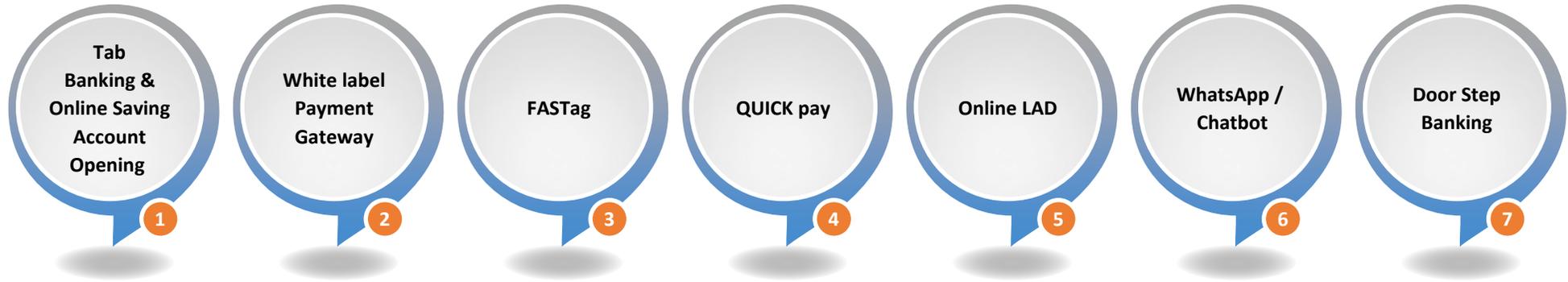


BoM gradually reducing surplus liquidity to enhance profitability



Technology & Digital Initiatives

Digital initiatives of Bank of Maharashtra



✓ 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.

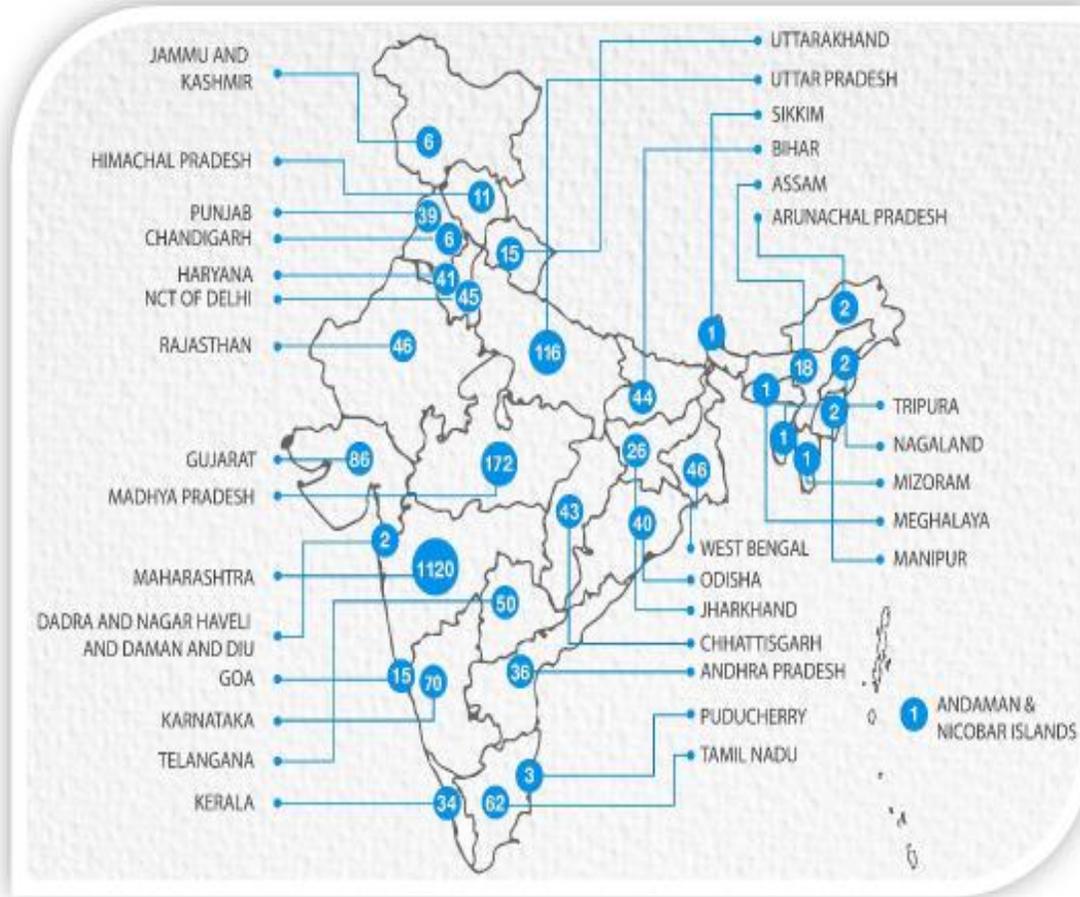
✓ Robotics Process Automation (RPA)

✓ 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.

Expanding Footprints across India

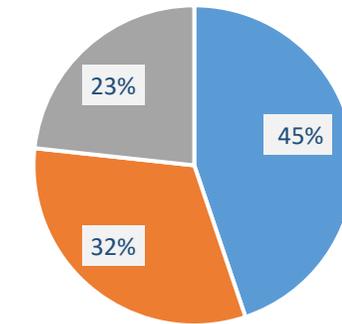


Well recognized and trusted brand with presence across 34 states and union territories; 44% of branches in Metro & Urban zones

BoM's Population-wise branches	Mar`21	Mar`22	Mar`23
Metro	24%	24%	24%
Urban	19%	20%	22%
Semi Urban	23%	25%	27%
Rural	34%	30%	28%
Total Branches	1,964	2,022	2,203

Human Resource Strength*

Employee Age Profile (in Years)



■ Below 35 ■ 35 - 45 ■ Above 45

Staff Qualification	Nos.
B.E./ B.Tech / M.Tech	2,348
BCA / MCA	297
MBA Finance	153
CA/ CS/ CFA	67
Other Post Graduates	1,202
Others	8,910

BoM offers leadership training to its Senior Management Staff from IIMs & ISB on a regular basis.



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 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 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.

Recent Awards



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम



BFSI Suvidha (May 2023)
Bagged prestigious the **BFSI Technology Awards 2023** by Indian Express, for our online portal "**Suvidha**", the customer web portal for deceased claims. This innovative portal has been recognized for its exceptional use of technology to offer efficient services to our customers.



Finnoviti (April 2023)
Bagged '**Finnoviti 2023 Award**' by Banking Frontier for our in-house Developed Mobile App named **ARJUN**, an app developed for Managing Stress Accounts with Analytical Dashboard. This is one of the digital initiatives by the Bank.



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



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

(₹ In Crore)

PARTICULARS	QUARTER ENDED (AUDITED)			YEAR ENDED (AUDITED)		
	Mar`22	Mar`23	Y-O-Y (%)	Mar`22	Mar`23	Y-O-Y (%)
Total Income	3,949	5,317	35	15,672	18,179	16
Interest Income	3,426	4,495	31	13,019	15,898	22
Non-Interest Income	522	822	57	2,652	2,280	(14)
Total Expenses	2,770	3,462	25	10,824	12,080	12
Interest Expenses	1,814	2,308	27	6,975	8,158	17
Operating Expenses	955	1,154	21	3,849	3,922	2
Operating Profit	1,179	1,855	57	4,848	6,099	26
Provision & Contingencies other than taxes	365	945	159	2,892	2,654	(8)
Profit Before Taxes	814	911	12	1,956	3,445	76
Provision for Taxes [Net of DTA]	458	71	(85)	804	843	5
Net Profit	355	840	136	1,152	2,602	126

Interest and Non-Interest Income



(₹ In Crore)

Particulars	QUARTER ENDED (AUDITED)			YEAR ENDED (AUDITED)		
	Mar`22	Mar`23	Y-O-Y (%)	Mar`22	Mar`23	Y-O-Y (%)
Interest on Advances	2,232	3,368	51	8,232	11,486	40
Interest on Investment	1,075	1,097	2	4,385	4,267	(3)
Other Interest Income	119	30	(75)	403	146	(64)
Total Interest Income	3,426	4,495	31	13,019	15,898	22
Fee Based Income	372	383	3	1,233	1,309	6
Treasury Income	28	(68)	-	556	(25)	-
Recovery in written off accounts	110	488	345	642	943	47
Other Miscellaneous Income	12	20	58	221	53	(76)
Total Non-Interest Income	522	822	57	2,652	2,280	(14)

Provisions – Credit cost provision trending down



(₹ In Crore)

PARTICULARS	QUARTER ENDED (AUDITED)		YEAR ENDED (AUDITED)	
	Mar`22	Mar`23	Mar`22	Mar`23
Prov for Non-Performing Assets	568	545	2,578	2,253
Prov for Standard/Restructured Assets	(118)	280	302	(114)
Prov for Non-performing Investment	8	167	103	477
Other provisions (net of write back)	(93)	(48)	(92)	38
Provision & Contingencies other than taxes	365	945	2,892	2,654
Income Tax (net of DTA & write back)	458	71	804	843
Total Provisions	824	1,015	3,696	3,497

Balance Sheet Highlights



(₹ In Crore)

ASSETS	YEAR ENDED (AUDITED)		
	Mar`21	Mar`22	Mar`23
Cash & Balance with RBI	12,882	19,722	18,508
Balances with Bank & Call Money	59	194	21
Total Investments (Net of Depreciation & Provision)	68,112	68,590	68,867
Total Advances (Net of Provision)	1,02,405	1,31,170	1,71,221
Total Fixed Assets (Net of Depreciation)	1,674	2,242	2,157
Other Assets	11,532	8,693	6,878
Total	1,96,665	2,30,611	2,67,651

LIABILITIES	YEAR ENDED (AUDITED)		
	Mar`21	Mar`22	Mar`23
Capital	6,560	6,731	6,731
Reserves & Surplus	5,573	7,154	8,880
Deposits	1,74,006	202,294	2,34,083
Borrowings	4,239	7,747	10,766
Other Liabilities & Provisions	6,287	6,685	7,193
Total	1,96,665	2,30,611	2,67,651

Thank You

