

	 Bank of Maharashtra Investor Services Department Corporate Office: Montclair, 134/1, Baner - Pashan Link Road, Pashan, Pune 411021 E-mail: investor_services@bankofmaharashtra.bank.in Phone nos - 020-71658139 www.bankofmaharashtra.bank.in	
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AX1/ISD/STEX/80/2026-27

Date: 26th Oct., 2026

The Vice President BSE Ltd., P.J Towers, Dalal Street, Fort, Mumbai-400 001	The Vice President National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai-400 051
BSE Scrip Code: 532525	NSE Scrip Code: MAHABANK

Dear Sir/ Madam,

Sub: Investor Presentation.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find herewith the enclosed copy of Investor Presentation with regard to the Financial Results of the Bank for the quarter and half-year ended on 30th September, 2026.

A copy of the Investor Presentation will also be made available on the Bank's website i.e. www.bankofmaharashtra.bank.in

Kindly take the same on your records.

Thanking you

Yours faithfully,
For **Bank of Maharashtra**

VISHAL Digitally signed
by VISHAL
SETHIA
SETHIA Date: 2026.10.26
15:23:05 +05'30'

(Vishal Sethia)
Company Secretary & Compliance Officer

Encl : As above



Bank of Maharashtra

Financial Results

For Quarter / Half-Year Ended,
30th September 2026





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GROWTH DRIVERS

1

GDP Growth
Real GDP growth is projected at **7.1% for FY 2026-27**, indicating sustained economic momentum.

2

Monetary Policy
RBI raised the repo rate by 25 bps to **5.50%**, while shifting its stance from 'Neutral' to 'Calibrated Tightening'.

3

GST Collections
GST collections stood at ₹12.46 lakh crore during H1-FY27, registering **11.6% y-o-y growth**.

4

Inflation
CPI inflation is projected at **5.2% for FY 2026-27**, remaining within the RBI's tolerance band.

5

Strong Forex Reserves
Forex reserves stood at **US\$ 726.03 billion** as of 9th October 2026.

6

Export Surge
Exports **increased by 13.84%** year-on-year to US\$ 476.20 billion during H1-FY27.

KEY CHALLENGES

01

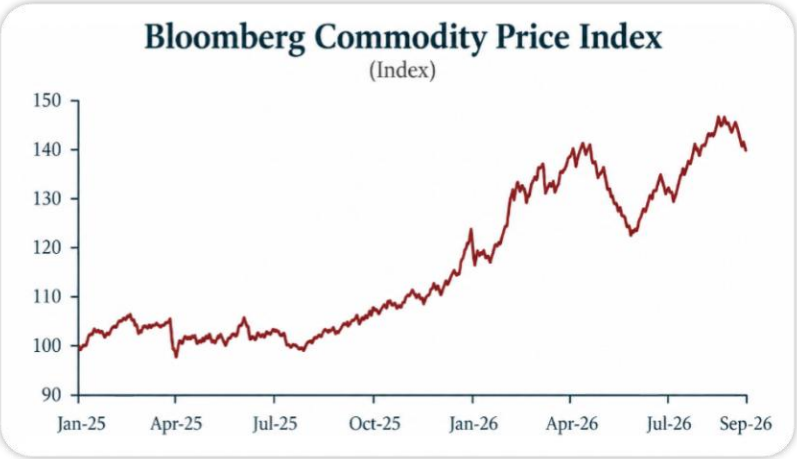
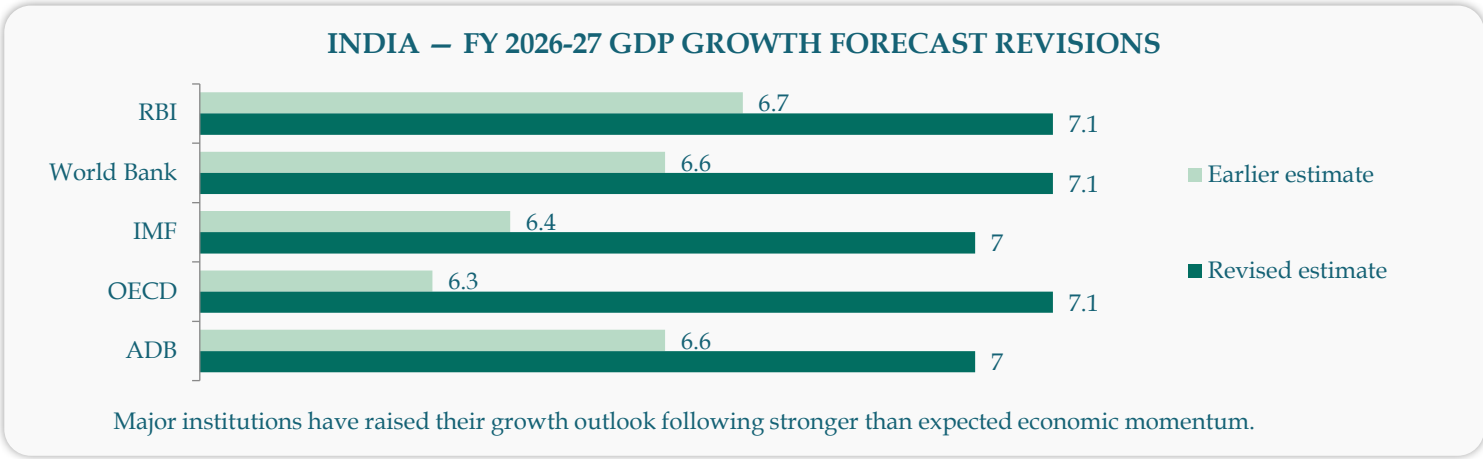
External Sector Risks
Geopolitical tensions, crude oil price volatility and rupee depreciation may increase import costs and widen external-sector pressures.

02

Global & Domestic Uncertainty
Slower global demand, export-market uncertainty and uneven monsoon conditions could weigh on exports, agricultural output and overall growth.

03

Inflationary Pressures
Rising food and fuel prices could push inflation higher, impacting household purchasing power and consumption.





Q2 FY 26-27 vs Q2 FY 25-26

PROFITABILITY

Net Profit

+41.42%



Operating Profit

+30.86%



Net Interest Income

+21.76%



Return on Assets

2.02 (1.82)



BUSINESS & ASSET QUALITY

Total Business

+25.16%



Total Deposits

+21.50%



CASA Deposits

+11.92%



Term Deposits

+31.22%



Gross Advances

+29.61%



Retail Advances

+20.91%



Agri Advances

+33.56%



MSME Advances

+24.69%



RAM Advances

+24.69%



Gross NPA %

1.25 (1.72)



Net NPA %

0.12 (0.18)



PCR %

98.53 (98.34)

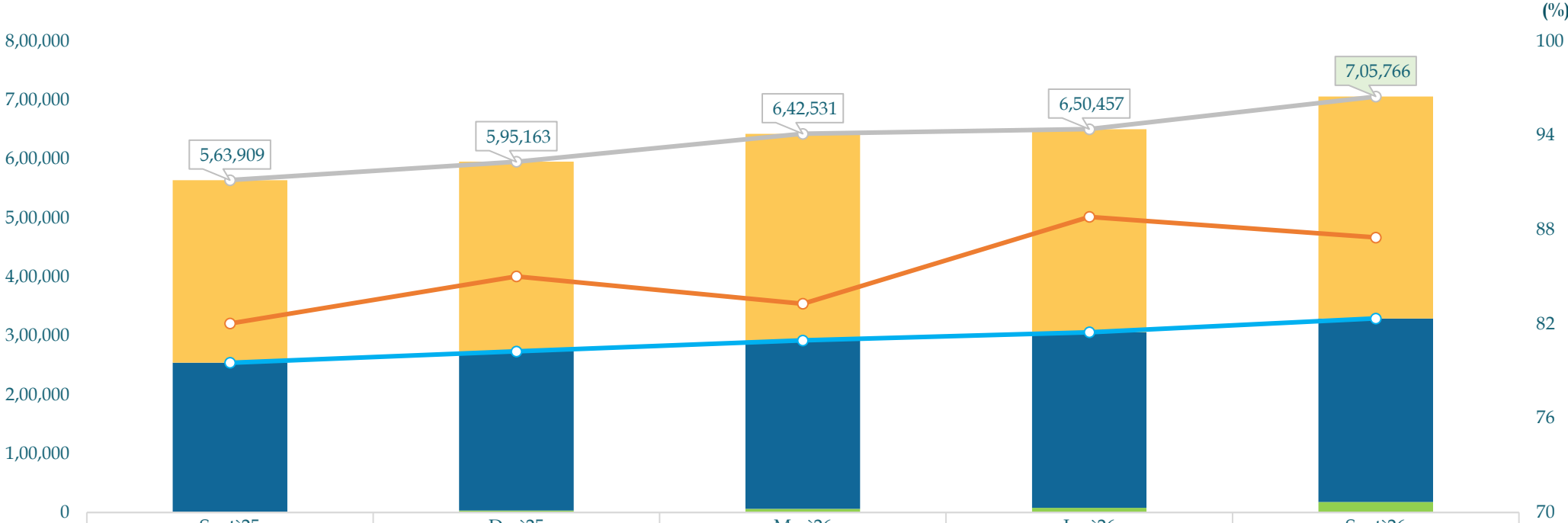




Total Business

25.16 % (Y-o-Y)

(₹ in Crore)

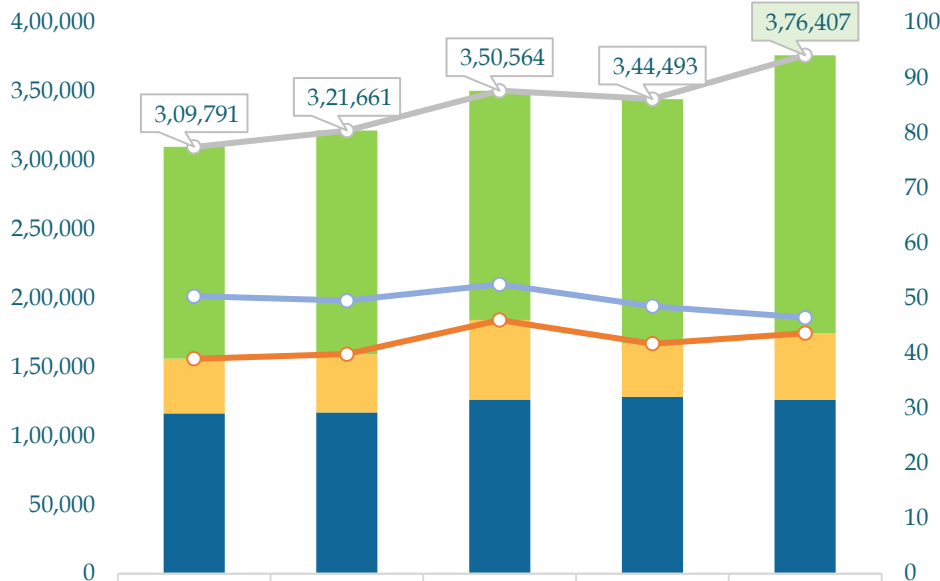


	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Global Deposit	3,09,791	3,21,661	3,50,564	3,44,493	3,76,407
Domestic Advances	2,53,230	2,69,986	2,85,825	2,97,858	3,11,264
Overseas Advances	888	3,517	6,142	8,106	18,095
Global Advances	2,54,118	2,73,502	2,91,967	3,05,964	3,29,359
Total Business	5,63,909	5,95,163	6,42,531	6,50,457	7,05,766
Global C/D Ratio (%)	82.03	85.03	83.28	88.82	87.50

Total Deposit

21.50 % (Y-o-Y)

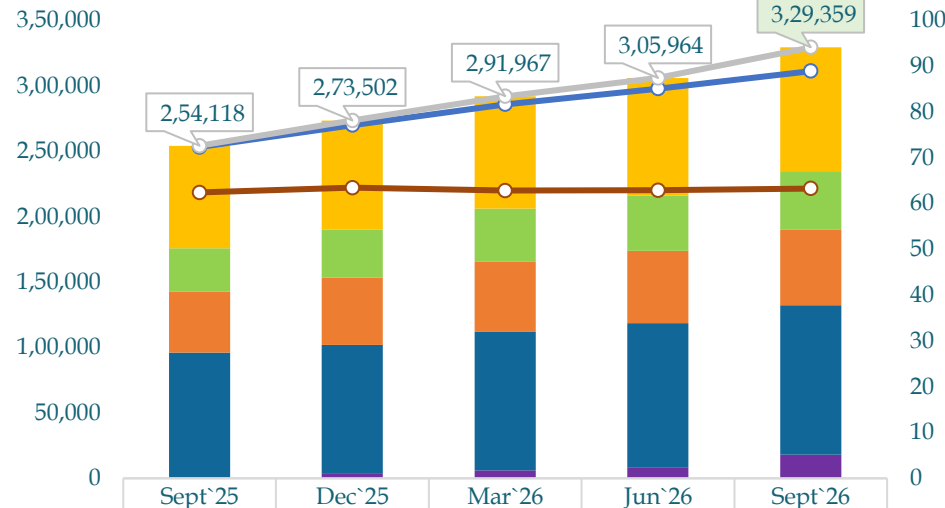
(₹ in Crore)



Global Advances

29.61 % (Y-o-Y)

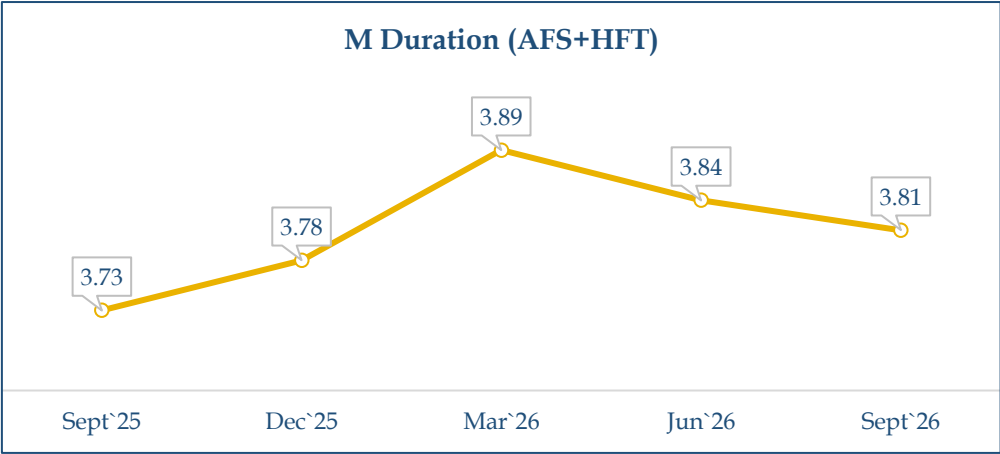
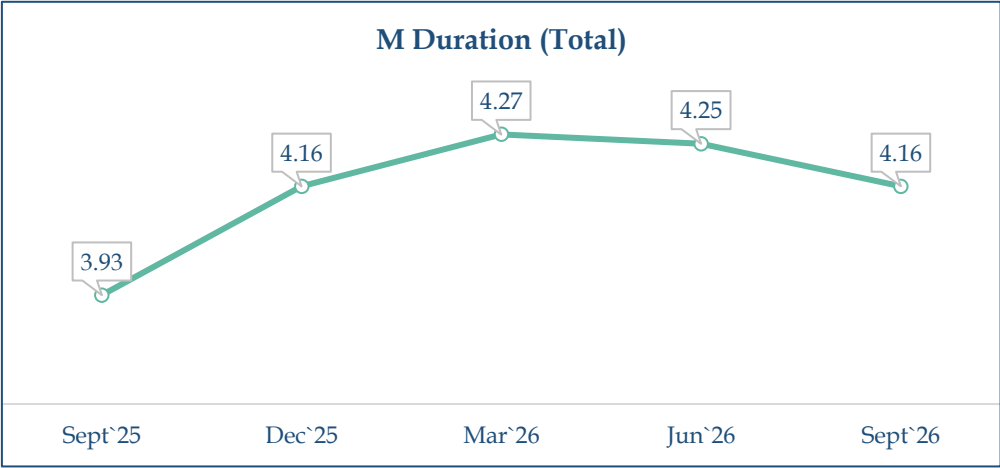
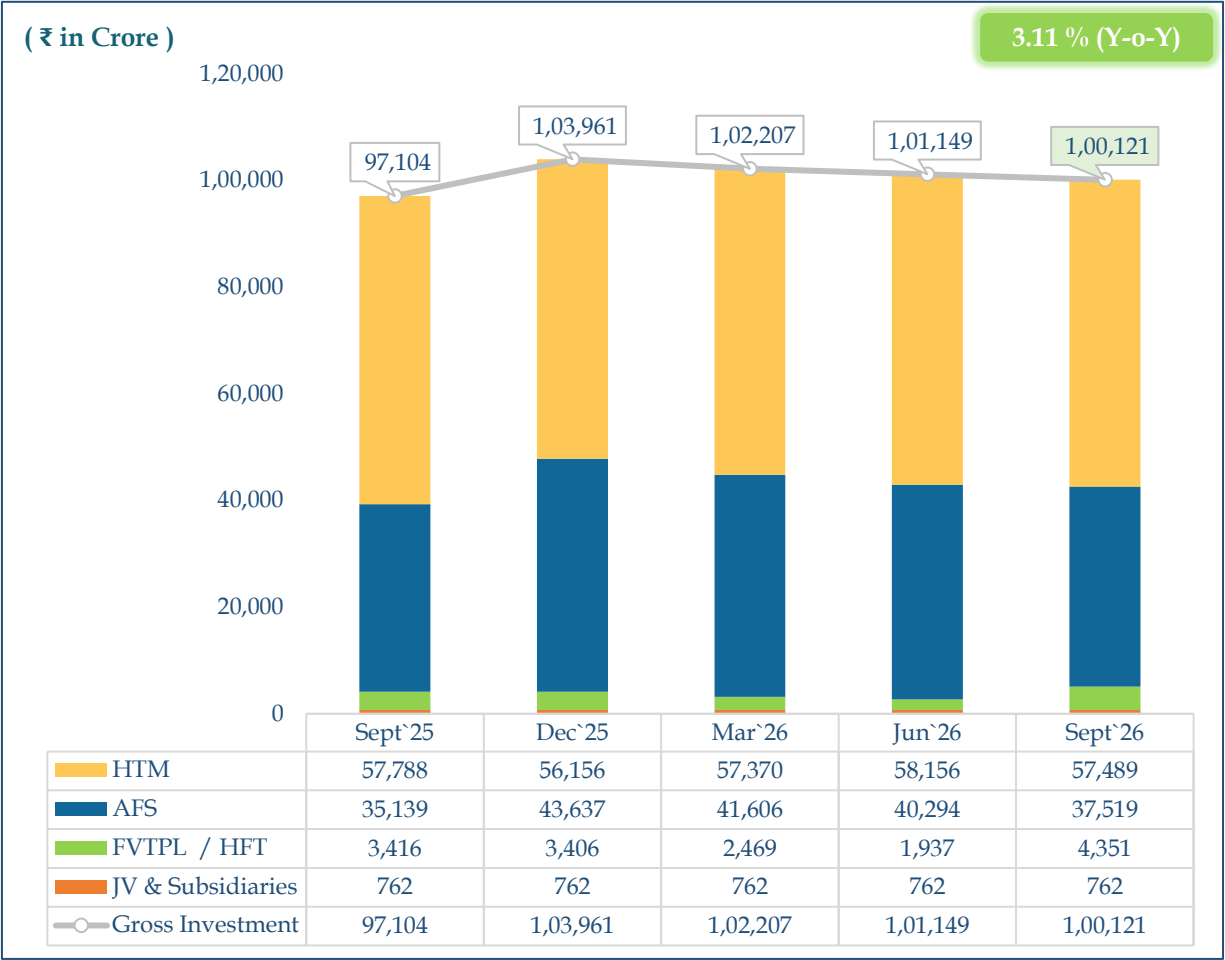
(₹ in Crore)



	Sept'25	Dec'25	Mar'26	Jun'26	Sept'26
Retail Sector	78,226	83,418	85,857	89,661	94,582
Agriculture Sector	33,249	36,770	40,212	42,290	44,408
MSME Sector	46,553	51,197	53,547	55,386	58,049
Corporate & Others	95,201	98,601	1,06,209	1,10,521	1,14,225
Overseas Advances	888	3,517	6,142	8,106	18,095
Domestic Advances	2,53,230	2,69,986	2,85,825	2,97,858	3,11,264
Global Advances	2,54,118	2,73,502	2,91,967	3,05,964	3,29,359
RAM % to Domestic Advances	62.41	63.48	62.84	62.89	63.30

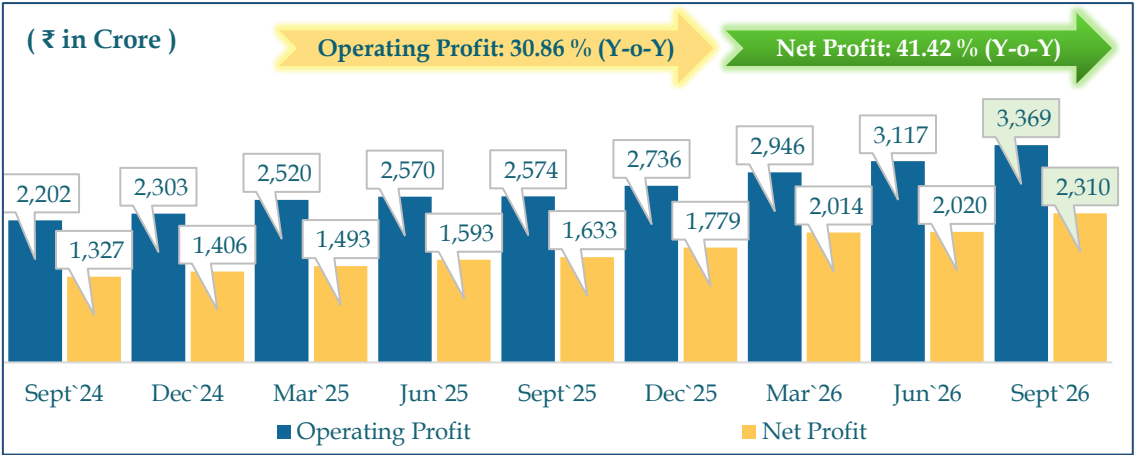


Investments

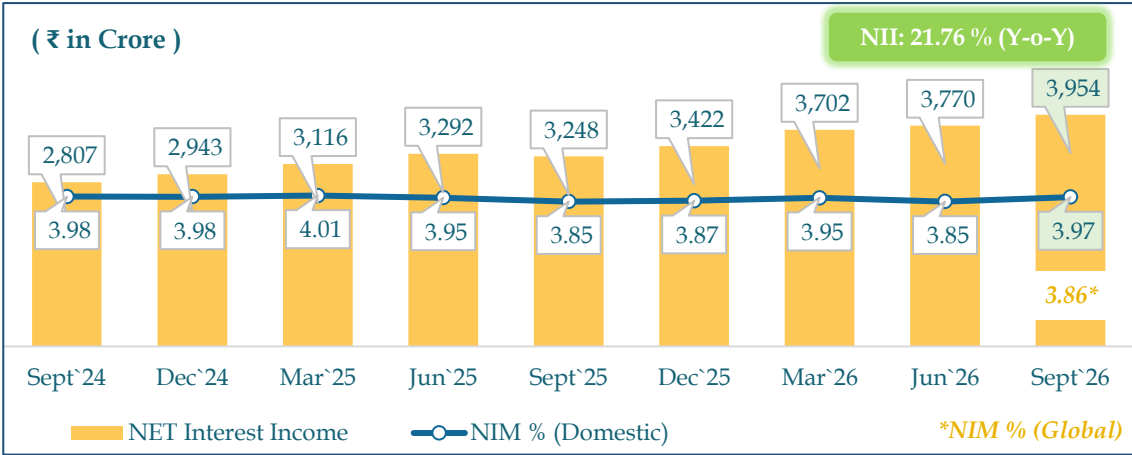


Profitability

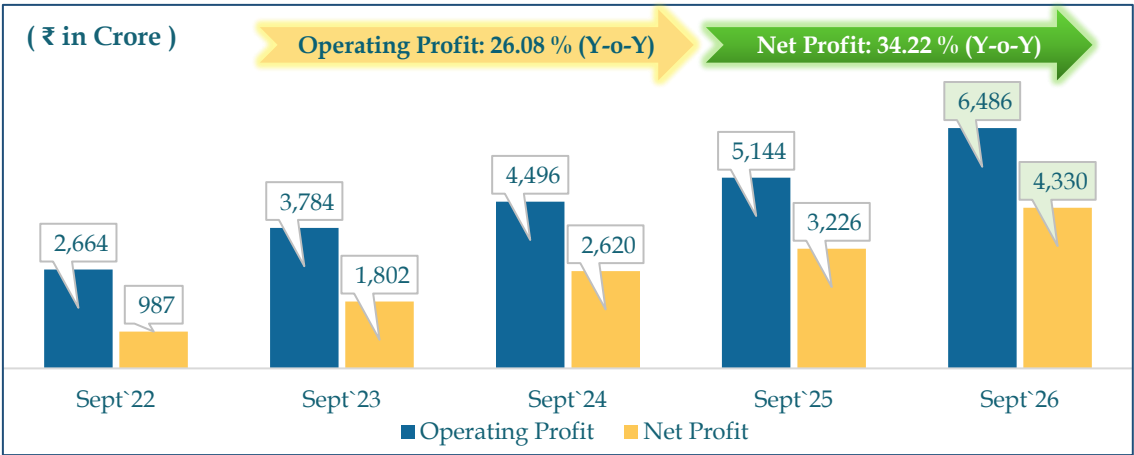
(Quarterly)



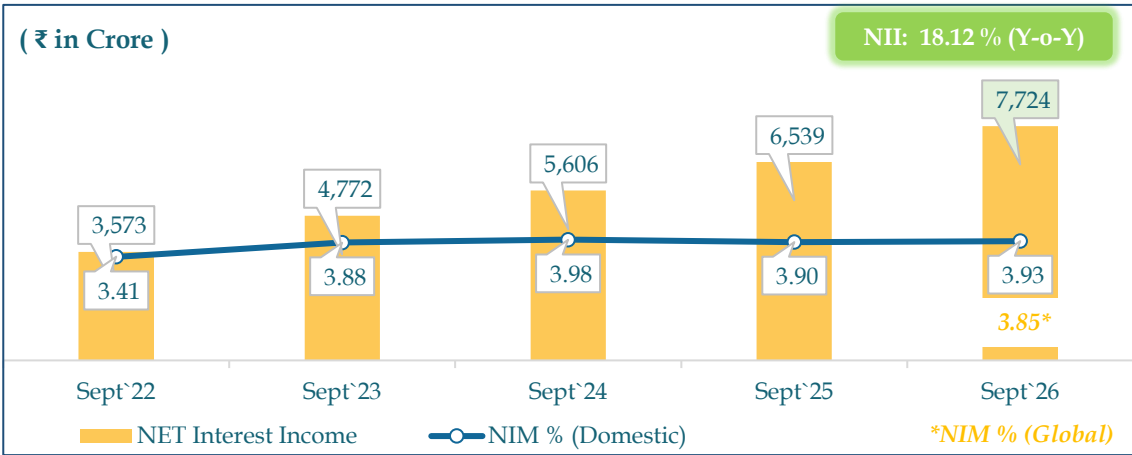
(Quarterly)



(Half-Yearly)



(Half-Yearly)



Statement of Income and Expenditure

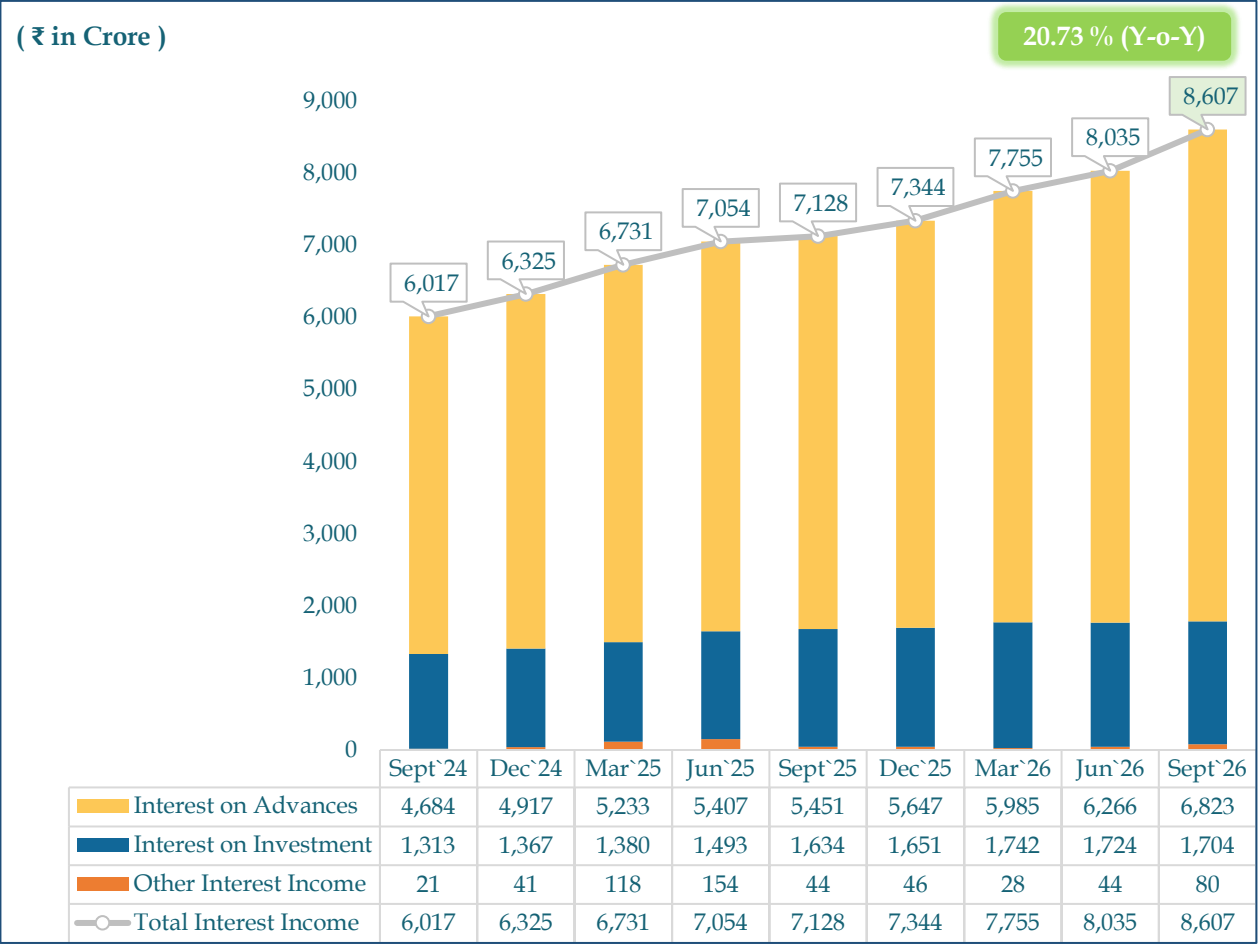
(₹ in Crore)

Particulars	Quarter Ended				Half - Year Ended			Year Ended
	Sept`25	Jun`26	Sept`26	Y-o-Y (%)	Sept`25	Sept`26	Y-o-Y (%)	Mar`26
Total Income	7,974	9,063	9,736	22	15,852	18,799	19	32,823
Interest Income	7,128	8,035	8,607	21	14,182	16,641	17	29,282
Non-Interest Income	845	1,029	1,129	34	1,670	2,158	29	3,541
Total Expenses	5,399	5,946	6,367	18	10,708	12,313	15	21,997
Interest Expenses	3,881	4,265	4,652	20	7,643	8,917	17	15,618
Operating Expenses	1,519	1,681	1,715	13	3,065	3,396	11	6,379
Operating Profit	2,574	3,117	3,369	31	5,144	6,486	26	10,826
Provision & Contingencies	941	1,097	1,059	13	1,918	2,156	12	3,807
Net Profit	1,633	2,020	2,310	41	3,226	4,330	34	7,019

Interest Earnings

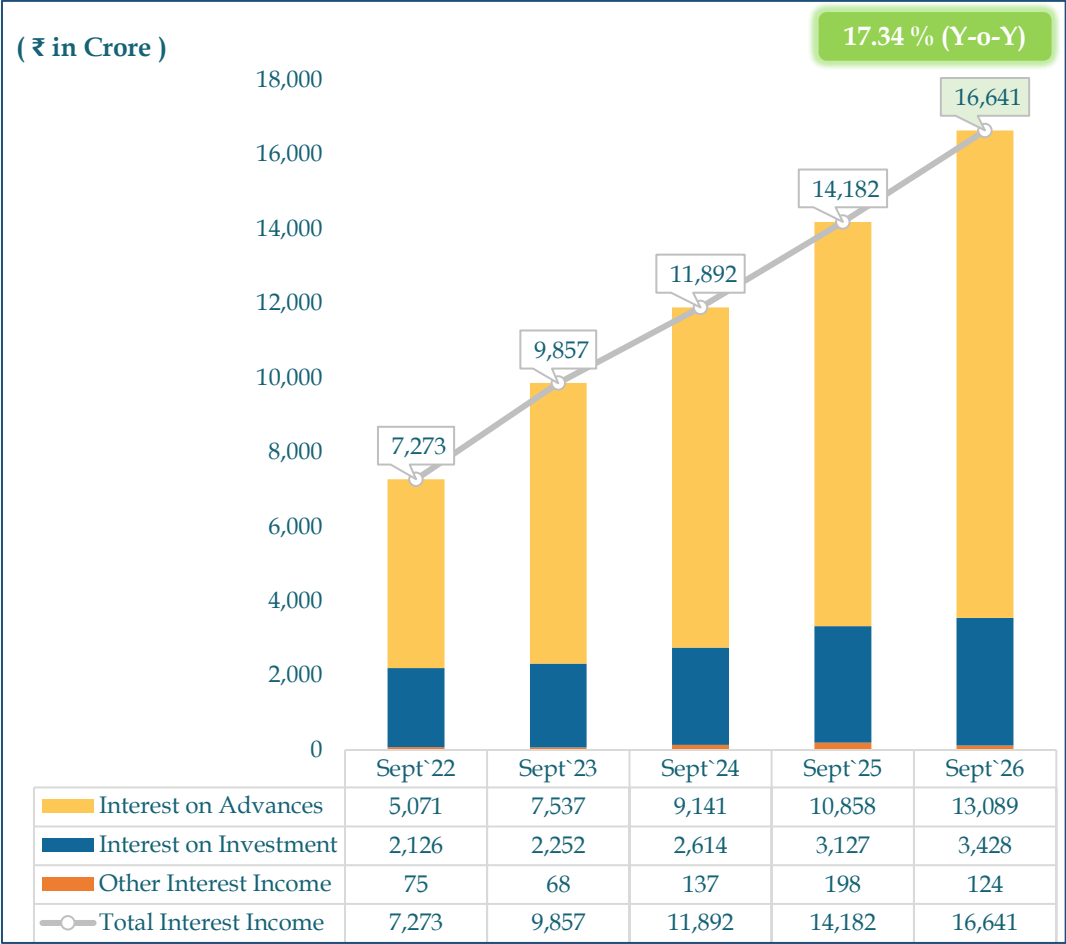
(Quarterly)

(₹ in Crore)



(Half-Yearly)

(₹ in Crore)



Non-Interest Income

(₹ in Crore)

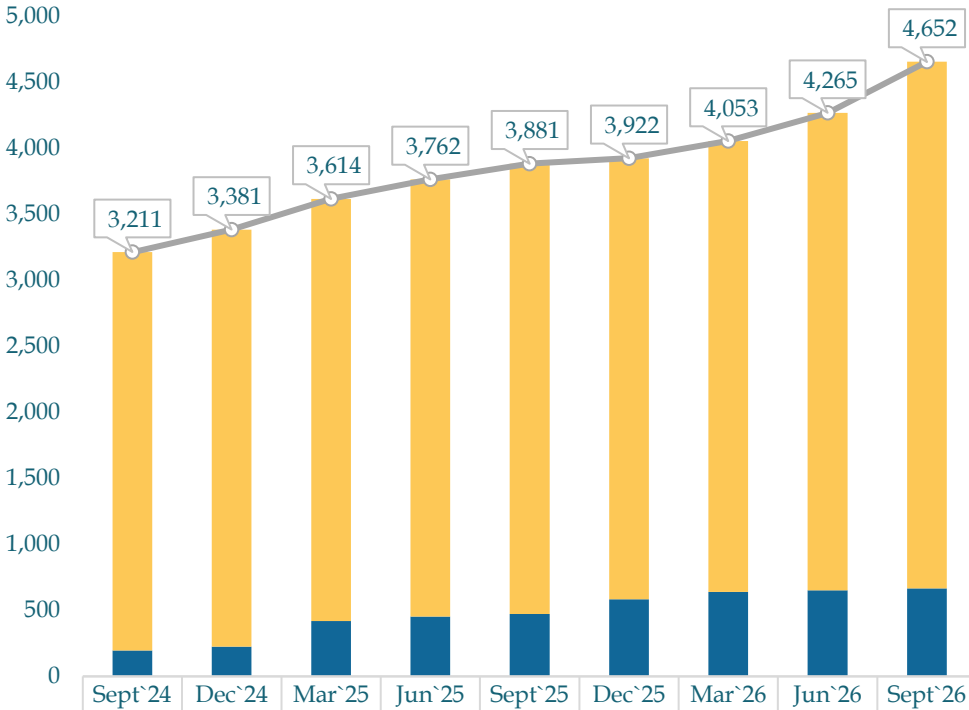
Particulars	Quarter ended				Half - Year Ended			Year Ended
	Sept`25	Jun`26	Sept`26	Y-o-Y (%)	Sept`25	Sept`26	Y-o-Y (%)	Mar`26
Fee Based Income	437	451	415	(5)	836	866	4	1,862
Net Profit on Investment	99	234	(35)	(135)	240	199	(17)	77
Net profit from FEX	21	33	3	(86)	72	36	(50)	126
Treasury Income	120	266	(32)	(127)	312	235	(25)	202
Recovery in written off accounts	281	305	737	163	503	1,042	107	1,423
Other Miscellaneous Income	8	7	9	16	19	16	(15)	53
Total Non-Interest Income	845	1,029	1,129	34	1,670	2,158	29	3,541

Interest Expenses

(Quarterly)

(₹ in Crore)

19.88 % (Y-o-Y)

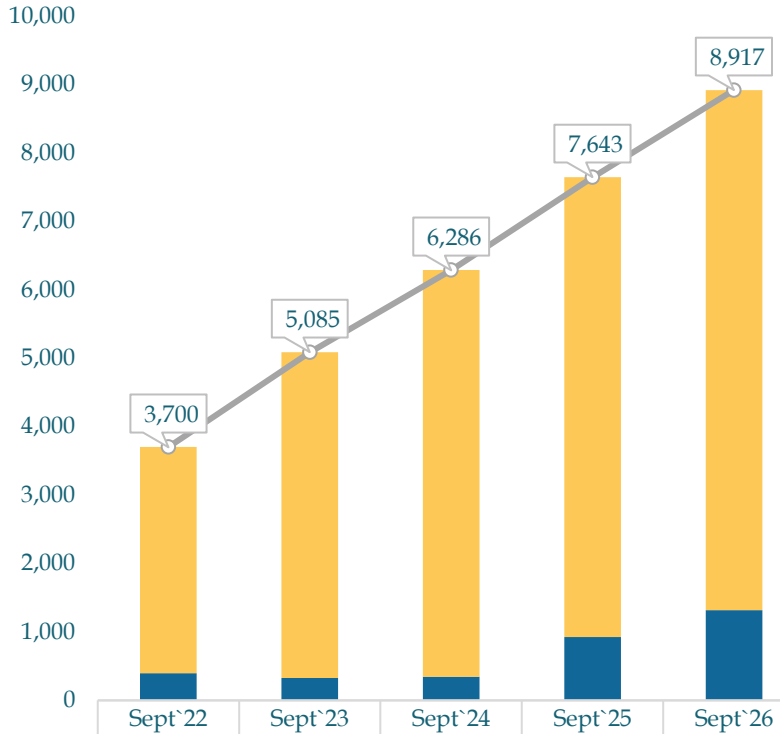


Interest on Deposits	3,016	3,158	3,195	3,310	3,410	3,339	3,413	3,614	3,987
Other Interest Expenses	195	223	419	452	470	583	639	651	665
Total Interest Expenses	3,211	3,381	3,614	3,762	3,881	3,922	4,053	4,265	4,652

(Half-Yearly)

(₹ in Crore)

16.67 % (Y-o-Y)



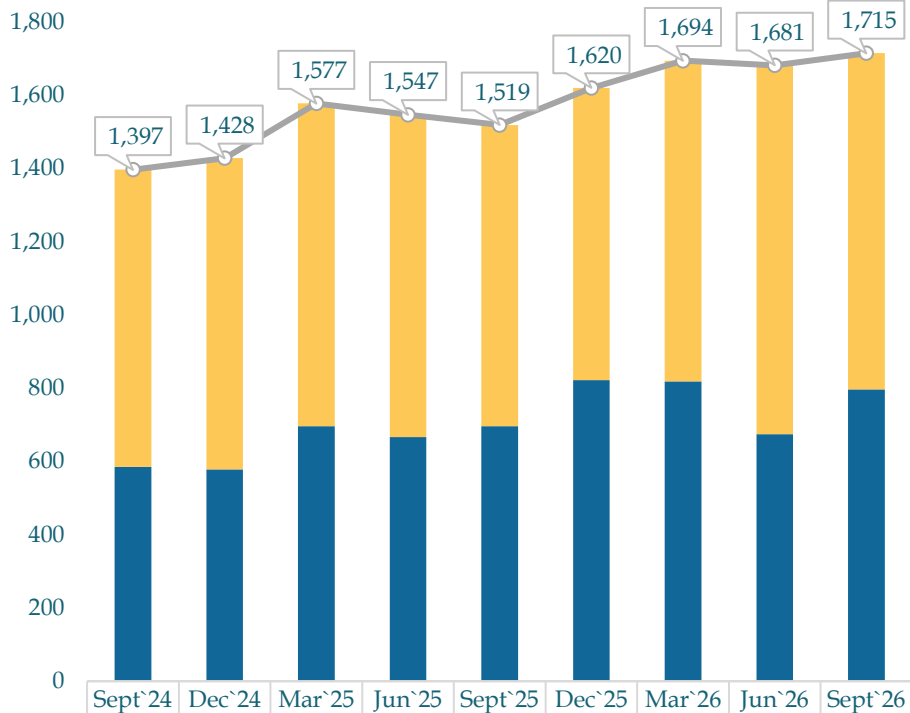
Interest on Deposits	3,306	4,759	5,942	6,720	7,601
Other Interest Expenses	394	326	345	923	1,316
Total Interest Expenses	3,700	5,085	6,286	7,643	8,917

Operating Expenses

(Quarterly)

(₹ in Crore)

12.91 % (Y-o-Y)

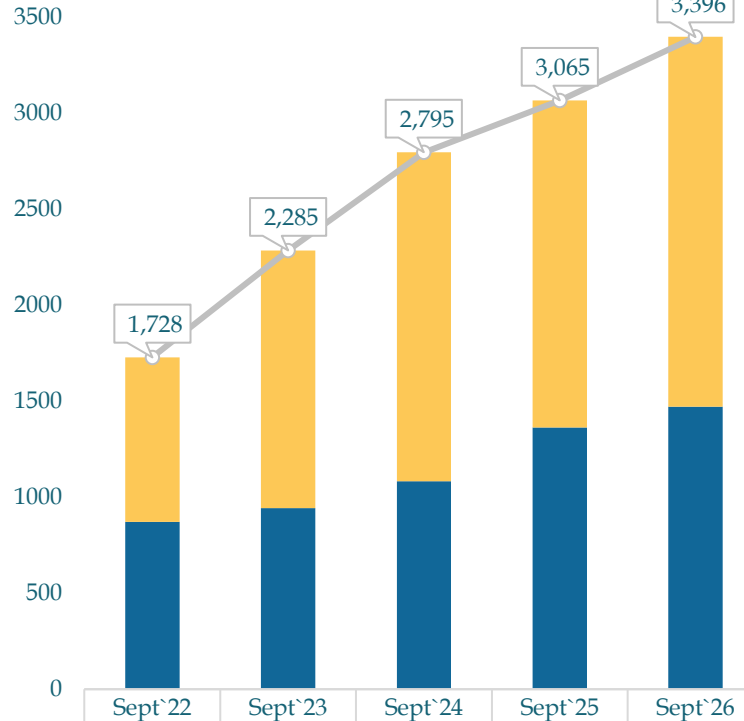


Staff Expenses	812	850	881	880	822	798	876	1,007	918
Other Operating Expenses	585	578	696	666	697	822	819	674	797
Total Operating Expenses	1,397	1,428	1,577	1,547	1,519	1,620	1,694	1,681	1,715

(Half-Yearly)

(₹ in Crore)

10.79 % (Y-o-Y)



Staff Expenses	857	1,341	1,712	1,702	1,925
Other Operating Expenses	872	943	1,084	1,363	1,471
Total Operating Expenses	1,728	2,285	2,795	3,065	3,396

Provisions & Contingencies

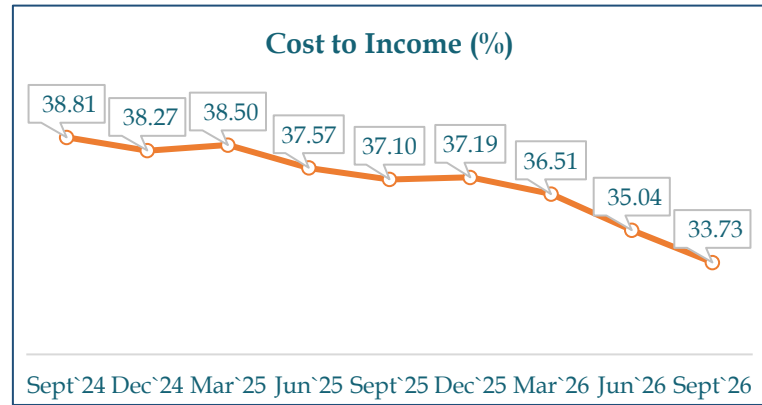
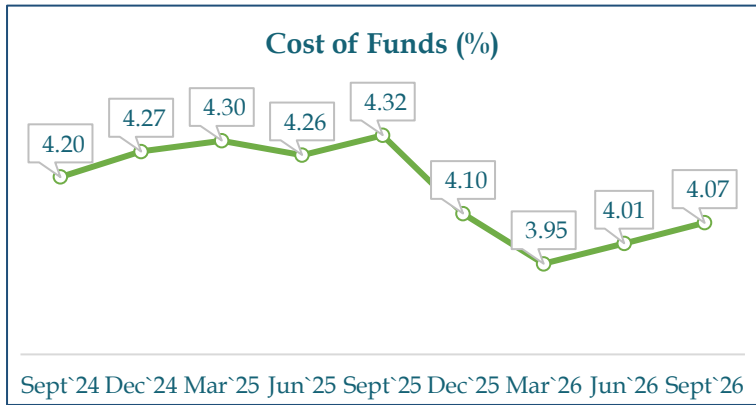
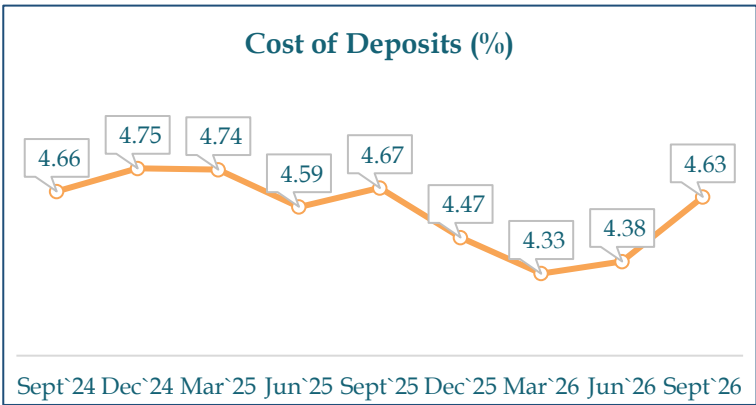
(₹ in Crore)

Particulars	Quarter Ended			Half - Year Ended		Year Ended
	Sept`25	Jun`26	Sept`26	Sept`25	Sept`26	Mar`26
Prov for Non Performing Assets	583	755	121	1,302	876	2,626
Prov for Standard/Restructured Assets	158	76	603	269	679	417
Prov for Non-performing Investment	0	(4)	6	0	3	(4)
Other provisions (net of write back)	15	13	(76)	52	(62)	(71)
Income Tax [net of DTA & write back]	185	257	405	295	661	838
TOTAL PROVISIONS	941	1,097	1,059	1,918	2,156	3,807

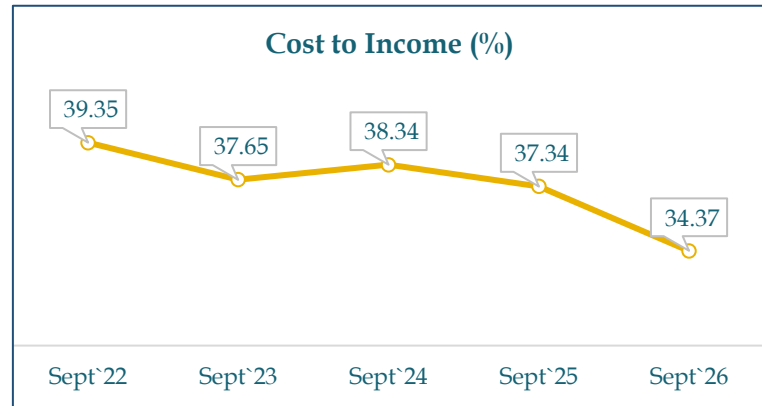
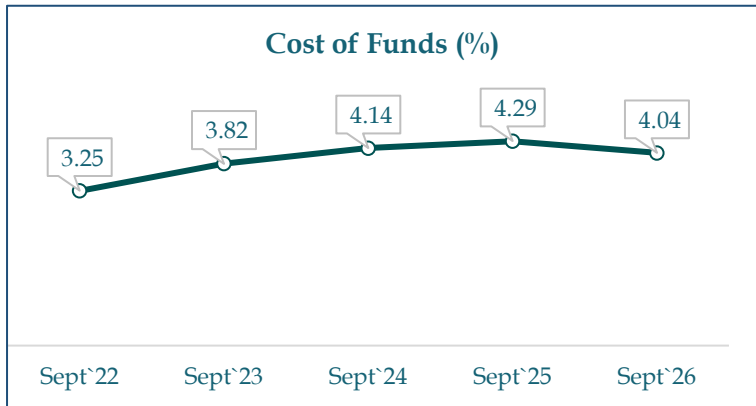
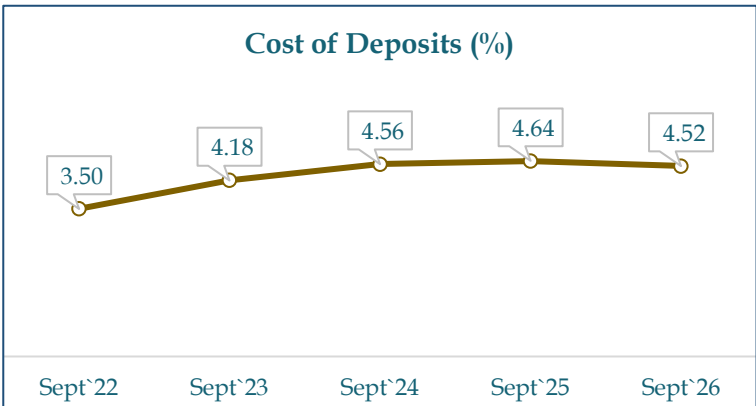


Key Financial Ratios

(Quarterly)



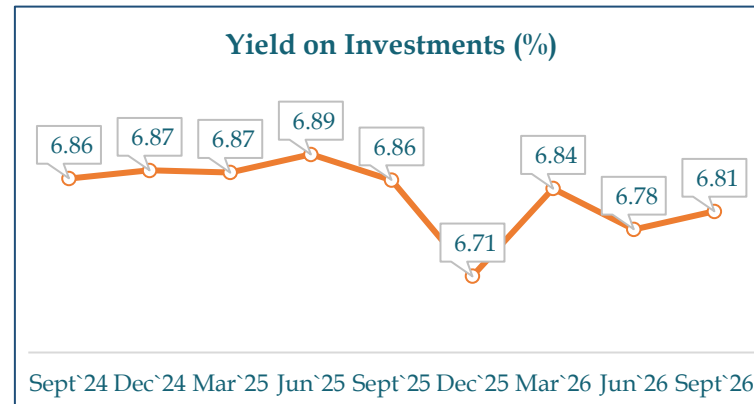
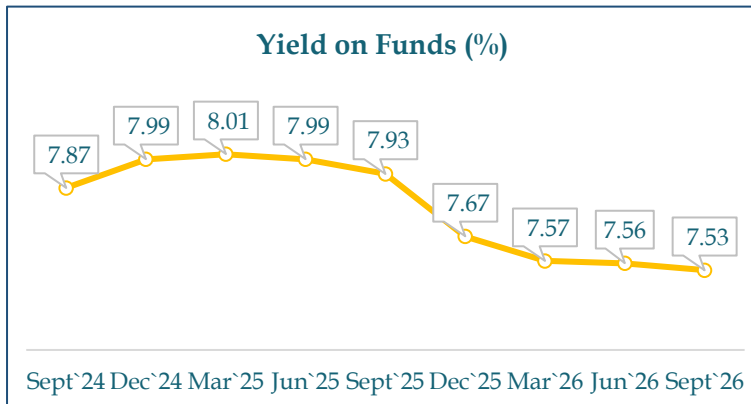
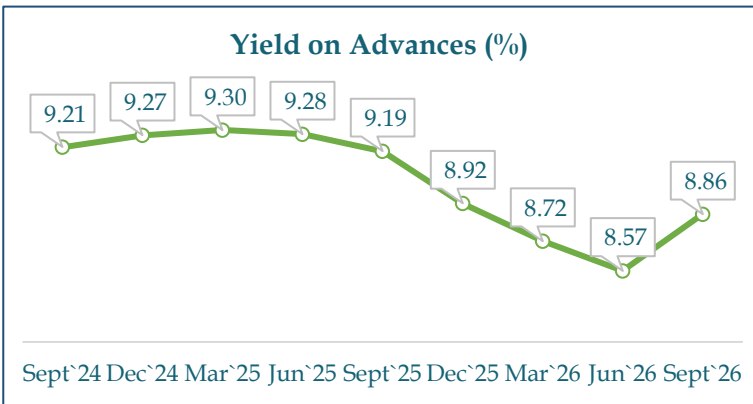
(Half-Yearly)



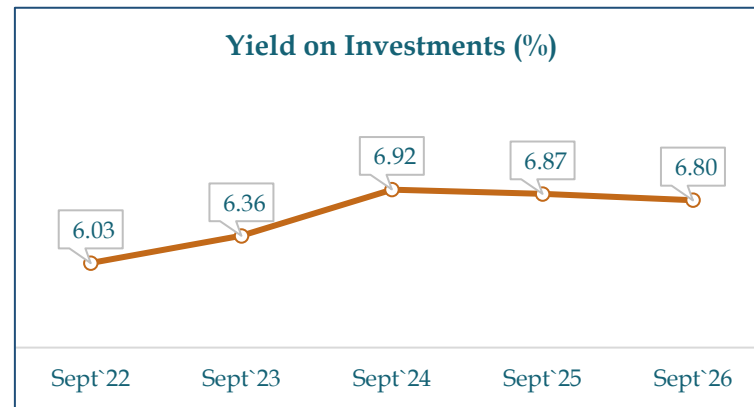
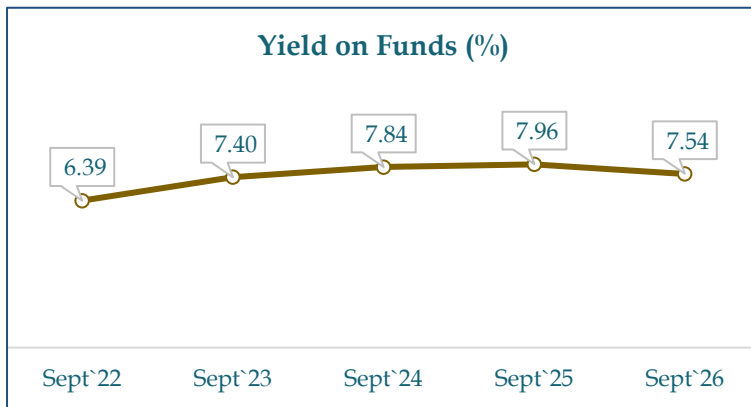
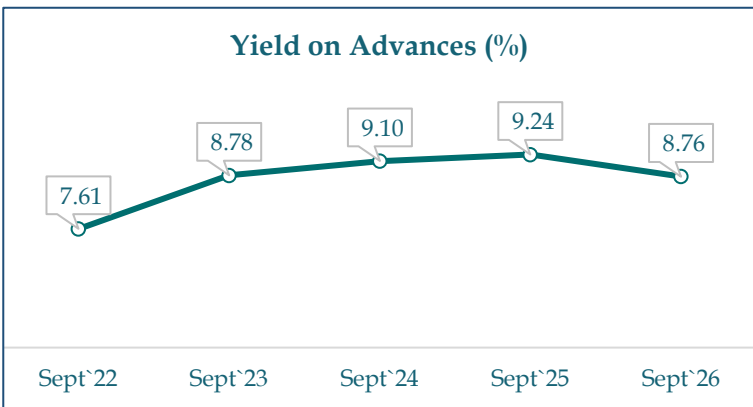


Key Financial Ratios

(Quarterly)

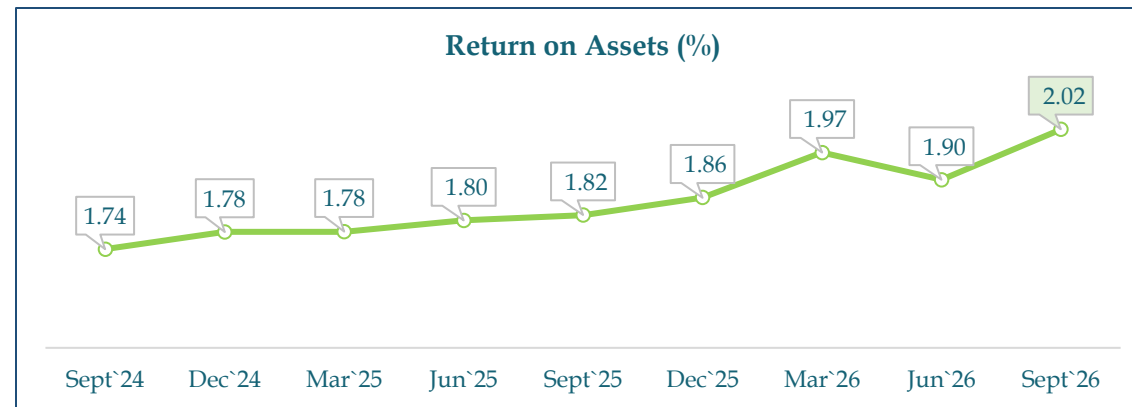
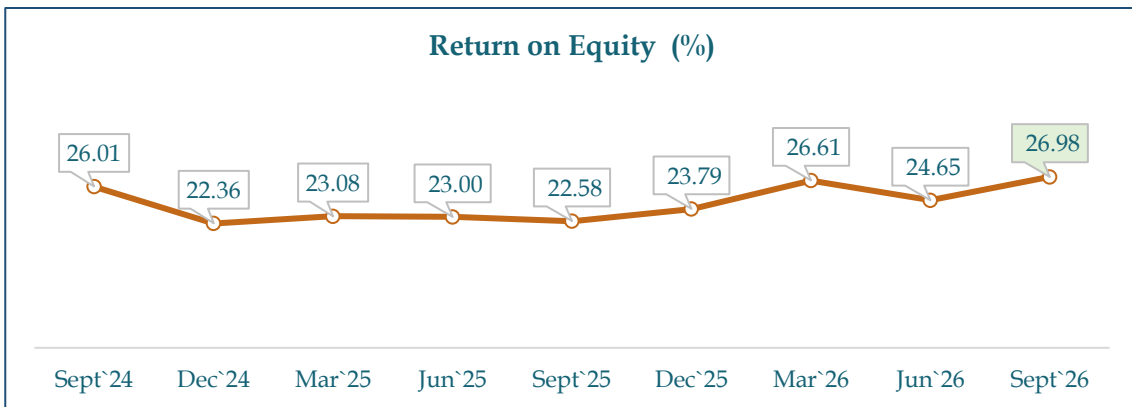


(Half-Yearly)

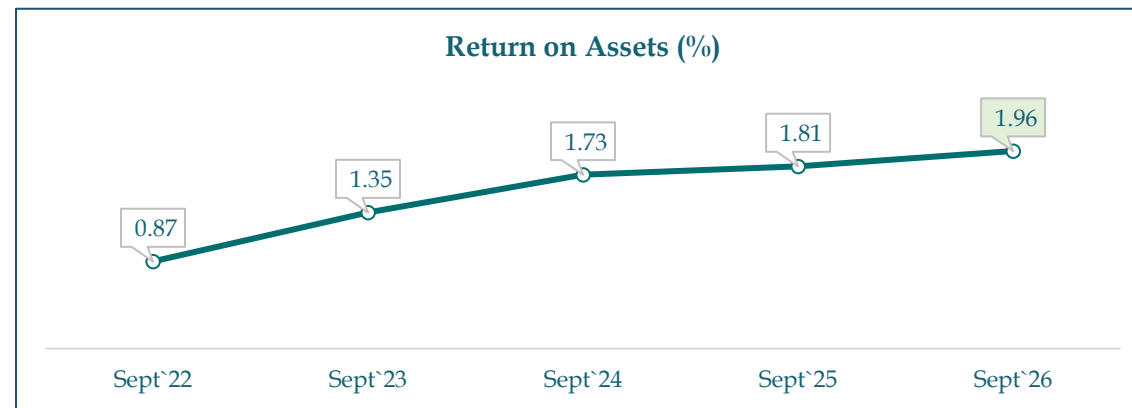
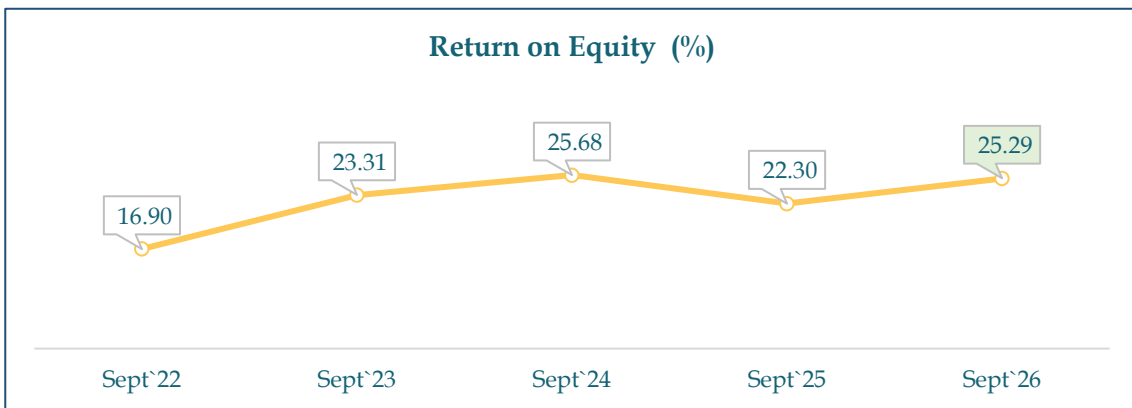


Key Financial Ratios

(Quarterly)



(Half-Yearly)



Assets & Liabilities - An Overview

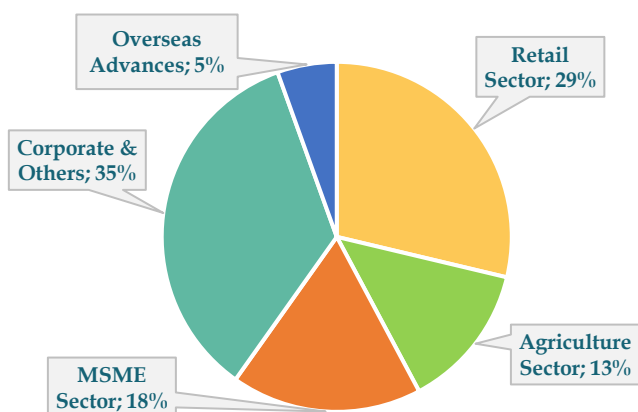
(₹ in Crore)

Assets	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Cash & Balance with RBI	17,276	10,678	26,645	14,880	32,185
Balances with Bank & Call Money	662	142	1,100	496	2,322
Total Investments (Net of Depreciation & Provision)	96,422	1,03,000	1,01,480	1,00,476	99,483
Total Advances (Net of Provision)	2,50,188	2,69,527	2,88,104	3,01,934	3,25,641
Total Fixed Assets (Net of Depreciation)	2,904	2,858	2,962	2,948	2,960
Other Assets	6,276	7,019	7,071	5,569	5,935
Total	3,73,729	3,93,224	4,27,363	4,26,303	4,68,526
Liabilities	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Capital	7,692	7,692	7,692	7,692	7,692
Reserves & Surplus	23,915	25,618	25,416	27,884	29,711
Deposits	3,09,791	3,21,661	3,50,564	3,44,493	3,76,407
Borrowings	24,924	30,358	35,234	38,749	47,890
Other Liabilities & Provisions	7,407	7,895	8,457	7,486	6,826
Total	3,73,729	3,93,224	4,27,363	4,26,303	4,68,526

Credit Portfolio - Balanced Loan Growth

(₹ in Crore)

Particulars	Sept`25	Jun`26	Sept`26	Growth (Y-o-Y) %
Domestic Advances	2,53,230	2,97,858	3,11,264	22.92
<i>of which</i>				
Retail Sector	78,226	89,661	94,582	20.91
Agriculture Sector	33,249	42,290	44,408	33.56
MSME Sector	46,553	55,386	58,049	24.69
Total of RAM	1,58,029	1,87,337	1,97,038	24.69
RAM % to Domestic Advances	62.41	62.89	63.30	
Corporate & Others	95,201	1,10,521	1,14,225	19.98
Overseas Advances	888	8,106	18,095	-
Global Advances	2,54,118	3,05,964	3,29,359	29.61



Other Retail Loan (Break-up) - Sep`26	Amount (Rs. In Cr.)	% of Total other Retail Loan
Gold	11,359	39
LAP, Top-Up & Others	7,078	25
Staff Loans	4,264	15
Personal	4,113	14
LAD	1,239	4
Aadhar	768	3
Total	28,820	100

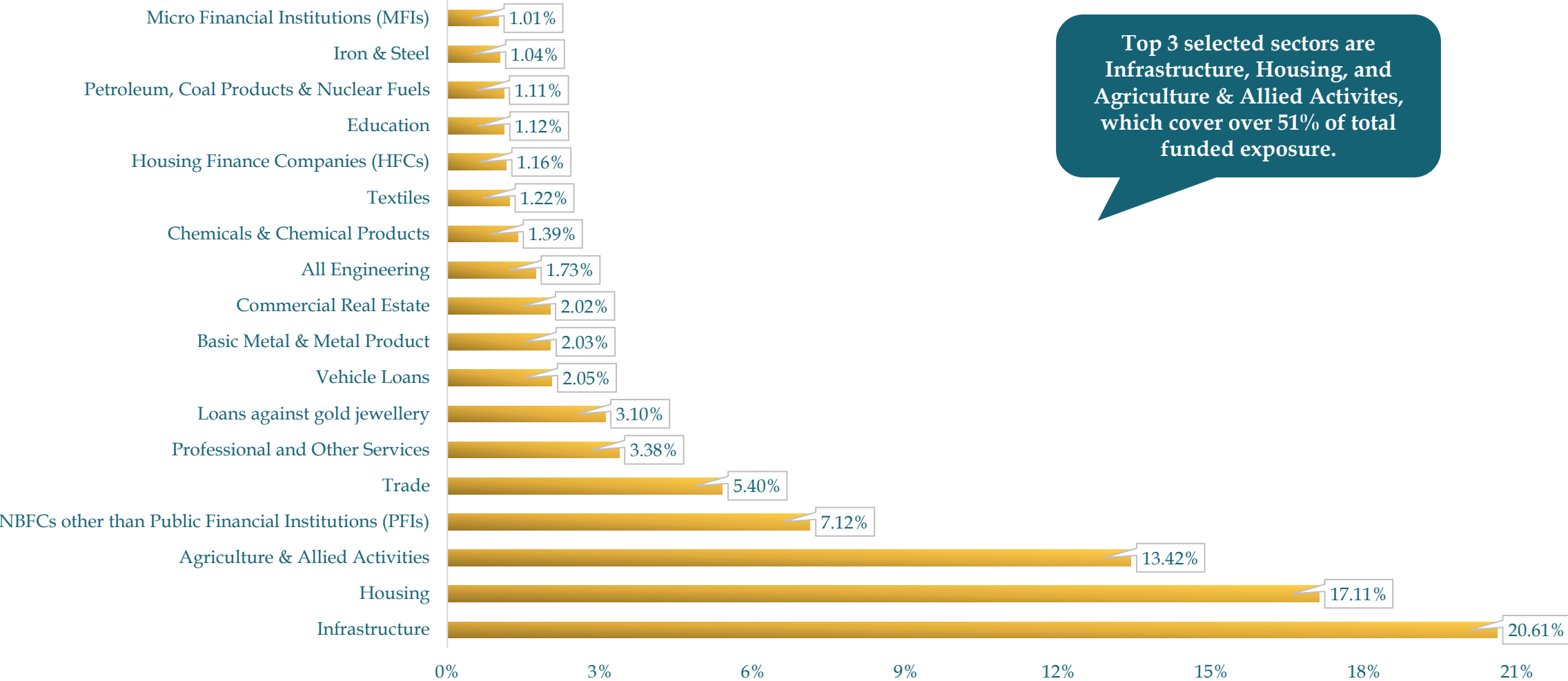
(₹ in Crore)

RETAIL CREDIT				
Particulars	Sept`25	Jun`26	Sept`26	Growth (Y-o-Y) %
Total Retail Credit	78,226	89,661	94,582	20.91
<i>of which</i>				
Housing	43,041	51,601	55,132	28.09
Education	2,860	2,996	3,121	9.13
Vehicle	4,872	6,698	7,509	54.10
Others	27,454	28,366	28,820	4.98

AGRICULTURE CREDIT				
Particulars	Sept`25	Jun`26	Sept`26	Growth (Y-o-Y) %
Total Agriculture Credit	33,249	42,290	44,408	33.56
<i>of which</i>				
Farm Credit (Crop, Investment & Allied)	13,438	17,976	19,776	47.17
Agri Infrastructure	932	1,211	1,335	43.26
Agri Ancillary Activities	18,879	23,102	23,296	23.40

MSME CREDIT				
Particulars	Sept`25	Jun`26	Sept`26	Growth (Y-o-Y) %
Total MSME Credit	46,553	55,386	58,049	24.69
<i>of which</i>				
Micro	25,828	30,054	31,277	21.10
Small	14,704	16,103	16,387	11.45
Medium	6,022	9,228	10,384	72.44

Funded exposure to selected sectors & industries with total exposure (more than 1%) – Sept`26



Top 3 selected sectors are Infrastructure, Housing, and Agriculture & Allied Activities, which cover over 51% of total funded exposure.

External Rating-wise Advances – Above 25 Cr

(₹ in Crore)

Particulars	Sept`25			Jun`26			Sept`26		
	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 Advances for External Rating	569	1,13,388	100	692	1,39,560	100	1,097	1,45,090	100
AAA	13	8,043	7	16	19,894	14	20	19,329	13
AA	96	35,353	31	107	38,870	28	126	39,737	27
A	154	30,653	27	191	34,677	25	305	35,805	25
BBB	165	18,963	17	190	21,644	16	475	27,445	19
BB & Below	40	2,664	2	77	8,067	6	79	5,983	4
Total Rated	468	95,676	84	581	1,23,152	88	1,005	1,28,299	88
Govt. Guaranteed Advances(Unrated)	16	11,126	10	16	10,434	8	16	11,063	8
Total Rated plus Govt Guarantee	484	1,06,802	94	597	1,33,586	96	1,021	1,39,362	96
Other Unrated	85	6,586	6	95	5,974	4	76	5,728	4

Asset Quality

(₹ in Crore)

Particulars	Sept`25		Dec`25		Mar`26		Jun`26		Sept`26	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
Standard	2,49,746	98.28	2,69,115	98.40	2,87,721	98.55	3,01,529	98.55	3,25,245	98.75
Sub-Standard	1,708	0.67	1,810	0.66	1,673	0.57	1,802	0.59	1,770	0.54
Doubtful	2,442	0.96	2,358	0.86	2,333	0.80	2,432	0.79	2,000	0.61
Loss	222	0.09	221	0.08	240	0.08	201	0.07	344	0.10
Total Advances	2,54,118	100	2,73,502	100	2,91,967	100	3,05,964		3,29,359	100

Special Mention Account (SMA) *

Particulars	Sept`25		Dec`25		Mar`26		Jun`26		Sept`26	
	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.	Amount	% of Gross Adv.
SMA 1	226	0.09	176	0.06	241	0.08	147	0.05	165	0.05
SMA2	296	0.12	344	0.13	56	0.02	208	0.07	267	0.08
Total	522	0.21	521	0.19	297	0.10	355	0.12	432	0.13

* Rs. 5 crore and above

Restructuring of Standard Advances	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Retail- As on Date	1,023	985	945	897	859
Agriculture- As on date	127	105	101	100	94
MSME- As on date	81	66	61	56	53
Corporate- As on Date	926	939	972	948	941
Total	2,157	2,095	2,079	2,001	1,948



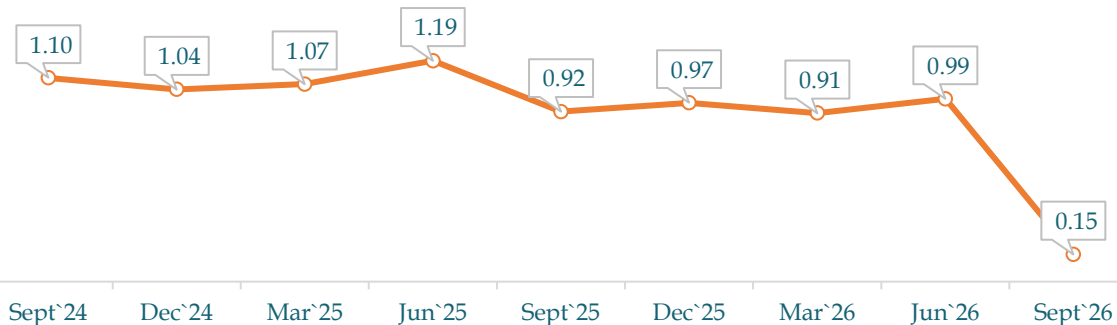
Gross & Net NPA (%)



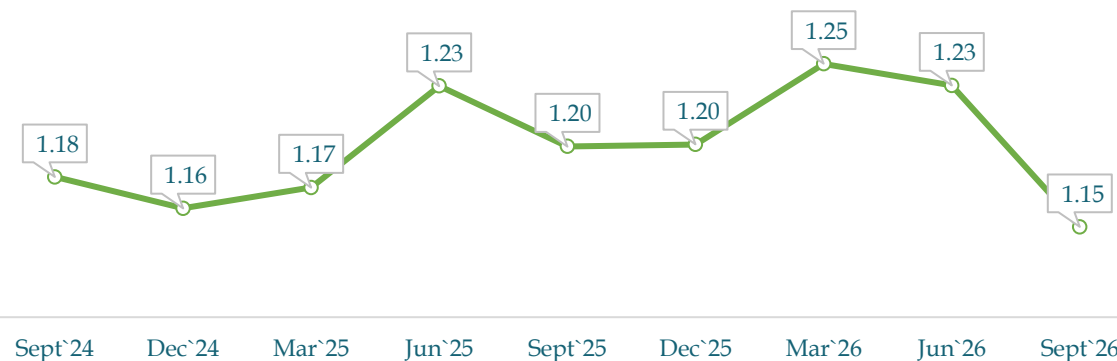
Provisions Coverage Ratio (%)



Credit Cost % (Quarterly)



Slippage Ratio % (Quarterly)





Movement of NPA

(₹ in Crore)

Particulars	Last 5 Quarters				
	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Opening Level of Gross NPAs	4,206	4,372	4,388	4,246	4,434
Total Reductions	546	735	982	702	1,191
<i>of which : Recovery + Upgradation</i>	427	287	344	236	705
Gross Addition	712	751	841	890	871
<i>of which : Variable</i>	2	2	2	2	2
<i>: Fresh Slippages (Net)</i>	710	749	839	888	869
Net Increase/Decrease	166	16	(142)	188	(321)
Closing Level of Gross NPAs	4,372	4,388	4,246	4,434	4,114

Sector-wise Credit Deployment & NPA

(₹ in Crore)

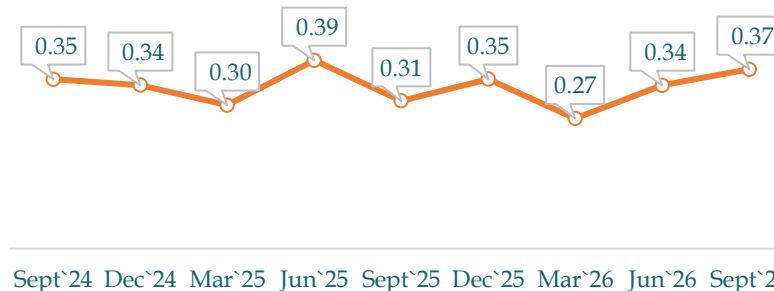
Particulars	Sept`25			Jun`26			Sept`26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Retail Sector	78,226	240	0.31	89,661	305	0.34	94,582	353	0.37
Agriculture Sector	33,249	3,287	9.89	42,290	3,206	7.58	44,408	2,664	6.00
MSME Sector	46,553	807	1.73	55,386	884	1.60	58,049	1,037	1.79
Total of RAM	1,58,029	4,334	2.74	1,87,337	4,395	2.35	1,97,038	4,053	2.06
Corporate & Others	95,201	38	0.04	1,10,521	40	0.04	1,14,225	60	0.05
Domestic Advances	2,53,230	4,372	1.73	2,97,858	4,434	1.49	3,11,264	4,114	1.32
Overseas Advances	888	-	-	8,106	-	-	18,095	-	-
Global Advances	2,54,118	4,372	1.72	3,05,964	4,434	1.45	3,29,359	4,114	1.25

Retail Sector - NPA

(₹ in Crore)

Particulars	Sept'25			Jun'26			Sept'26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total Retail Credit	78,226	240	0.31	89,661	305	0.34	94,582	353	0.37
<i>of which</i>									
Housing	43,041	78	0.18	51,601	115	0.22	55,132	127	0.23
Education	2,860	2	0.08	2,996	4	0.14	3,121	9	0.28
Vehicle	4,872	7	0.14	6,698	13	0.20	7,509	18	0.24
Others	27,454	153	0.56	28,366	172	0.61	28,820	199	0.69

Retail Sector NPA %

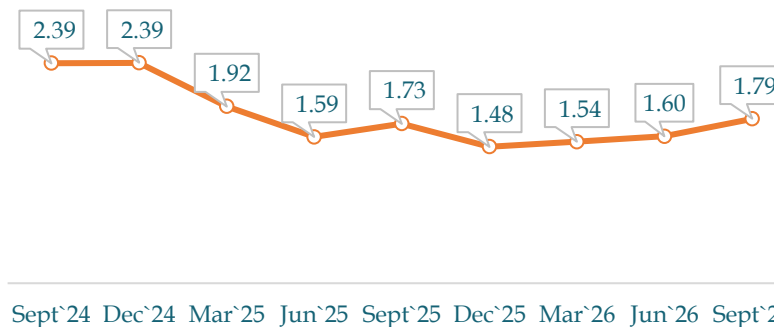


MSME Sector - NPA

(₹ in Crore)

Particulars	Sept'25			Jun'26			Sept'26		
	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %	Advances	Sector NPA	Sector NPA %
Total MSME Credit	46,553	807	1.73	55,386	884	1.60	58,049	1,037	1.79
<i>of which</i>									
Micro	25,828	667	2.58	30,054	670	2.23	31,277	758	2.42
Small	14,704	104	0.71	16,103	193	1.20	16,387	194	1.18
Medium	6,022	36	0.59	9,228	21	0.23	10,384	85	0.82

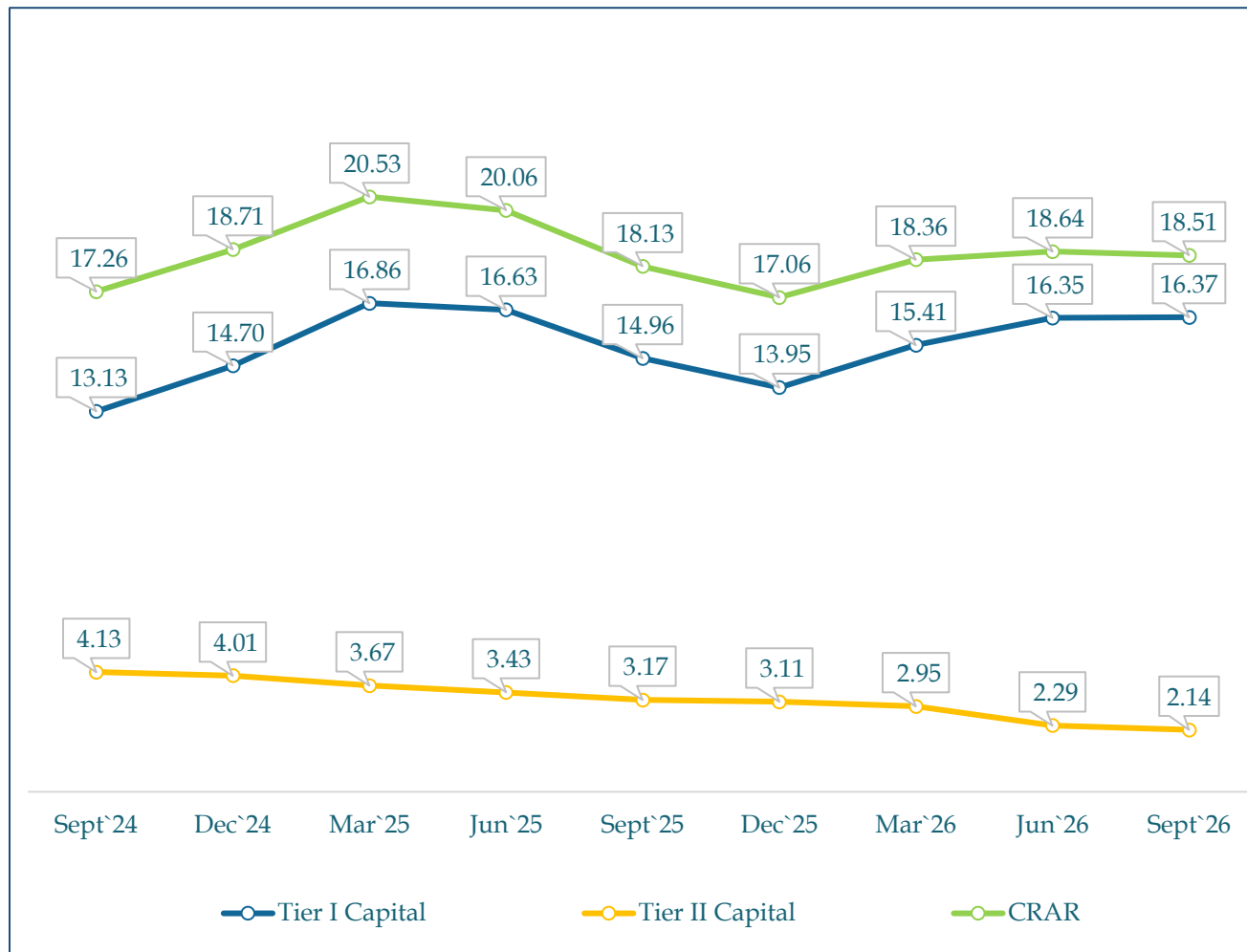
MSME Sector NPA %



Capital Adequacy (%)

(₹ in Crore)

Particulars	Sept`25	Jun`26	Sept`26
RWA for Credit Risk	1,63,251	1,90,579	1,97,894
RWA for Market Risk	2,931	1,318	3,022
RWA for Operational Risk	21,531	25,499	25,499
Total RWA	1,87,714	2,17,396	2,26,415
CET I %	14.05	15.56	15.61
AT I %	0.91	0.79	0.76
TIER I %	14.96	16.35	16.37

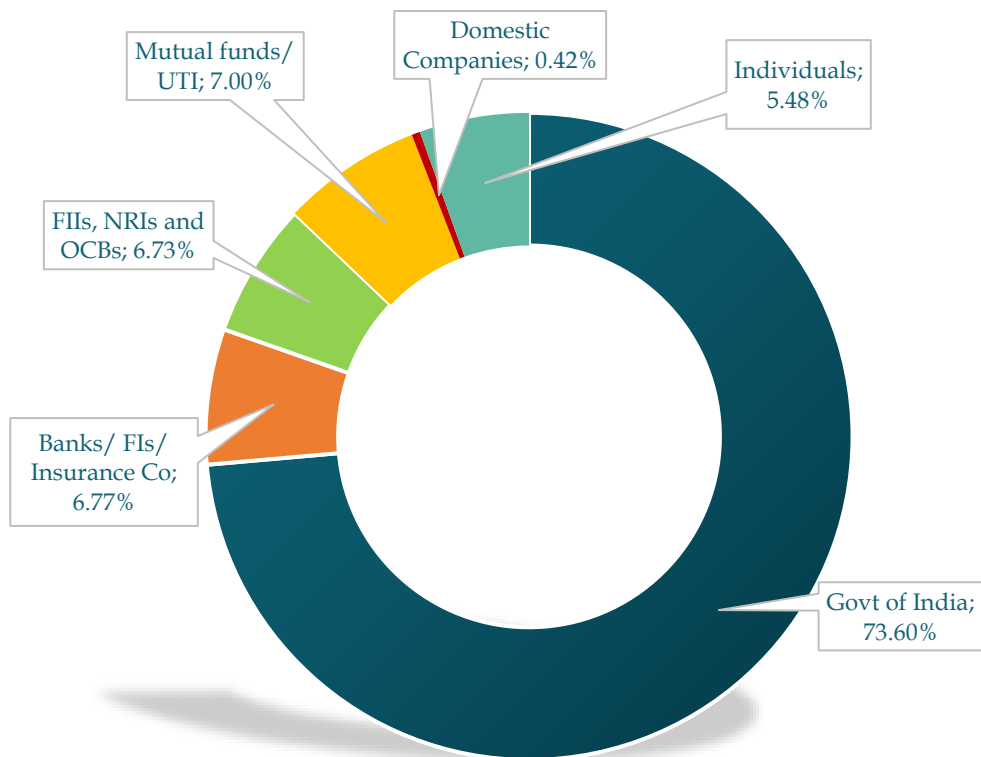




Equity Holding(%) & Ratios

(Quarterly)

Shareholding Pattern

As on 30th September 2026

Particulars	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
No. of Shares (in crore)	769	769	769	769	769
Market Capitalization (in crore)	43,057	47,726	47,172	70,332	61,048
Net Worth (in crore)	28,934	29,923	30,272	32,780	34,240
Return on Equity (%)	22.58	23.79	26.61	24.65	26.98
Return on Assets (%)	1.82	1.86	1.97	1.90	2.02
Earning Per Share (Rs.) (Not Annualized)	2.12	2.31	2.62	2.63	3.00
Book Value Per Share (Rs.) (excl. Rev. Res.)	37.62	38.90	39.36	42.62	44.52

Particulars	Agency	Rating
Long Term Rating (Tier II Bonds)	ICRA/ CARE/ INFOMERICS/ ACUTE/ BRICKWORK	AA+ (Stable)
Short Term Rating	CRISIL	A1+
International Rating	S&P Global/ Fitch	BBB (Stable)/ BBB- (Stable)

New Initiatives in Digital Banking

Zen Lyfe

- Forex Services Integration
- Demat & Trading Account Integration
- Account Statement
- Digital Channel Blocking facility
- UPI Mandate Management
- Rewards & Offers
- Feedback, Surveys & App Ratings
- Direct Fraud Reporting via I4C
- Enhanced customer engagement features have been introduced, including a digital welcome guide and personalized birthday greetings with celebratory animations.

UPI

- UPI based Cardless cash withdrawal at BC channel/ ATM
- UPI Autopay Interoperability
- UPI Single Block Multiple Debits (SBMD)



TRUST (Trade Related Unified Solution & Technology)

- The Bank has launched TRUST, a centralized trade finance platform with enhanced features, regulatory compliance, and online initiation of Bank Guarantees and Outward Remittances through Corporate Internet Banking.

Bharat Connect (BBPS)

- BBPS Bharat Connect has been launched through Internet Banking (31st Jul 26) and Mobile Banking(14th Aug 26) channels, enhancing digital bill payment services and strengthening the Bank's digital offerings.

Digital Approvals

PM SVANidhi STP Journey:

- The STP journey under PM SVANidhi has been launched to facilitate seamless digital processing of collateral-free loans up to ₹50,000 for urban street vendors.

Maha e-GST scheme for NTB customers:

- The Bank has launched a fully digital STP-based MSME lending platform, enabling end-to-end processing of working capital loans up to ₹25 lakh through automated credit assessment and disbursement.

Maha Digital Car Loan:

- Maha Digital Car Loan has been launched as an end-to-end STP-based vehicle financing solution for salaried customers, enabling seamless digital financing of new vehicles through automated onboarding, credit assessment, sanction, documentation, and disbursement



New Initiatives in Information Technology



To enhance the Delivery Channels

- Digital Insurance solution strengthened through migration of APIs to the Apigee platform.
- FCSS application made live, with successful completion of the first IBU GIFT City transaction.



To enhance Core Technology Infra

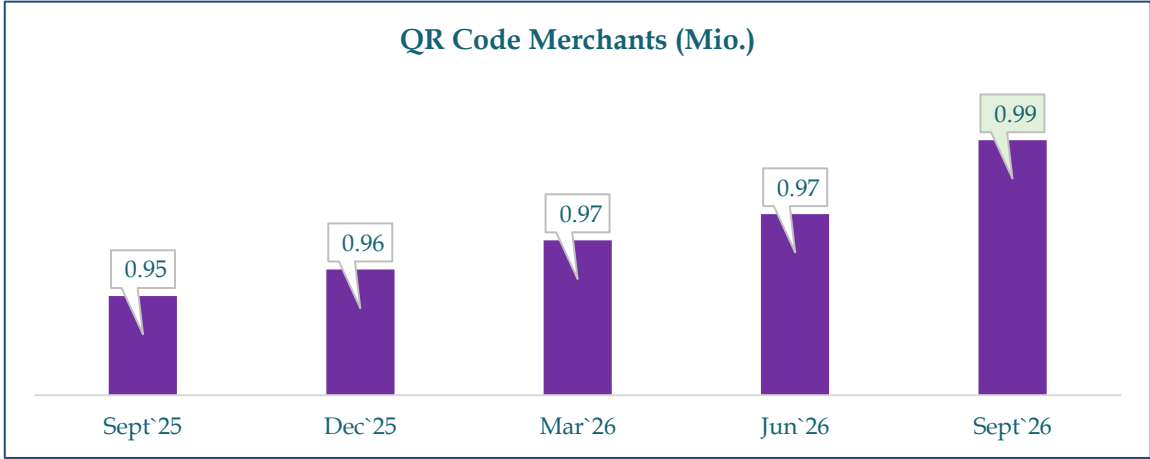
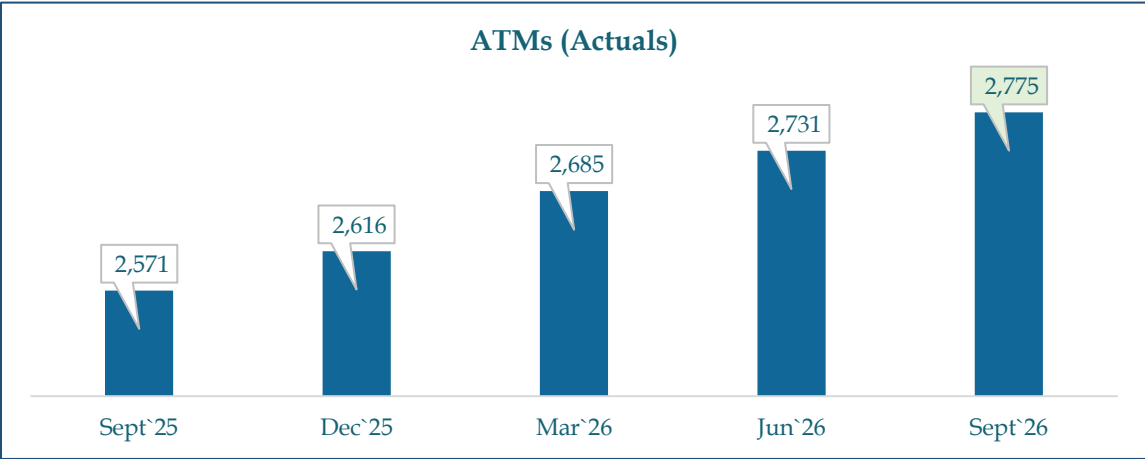
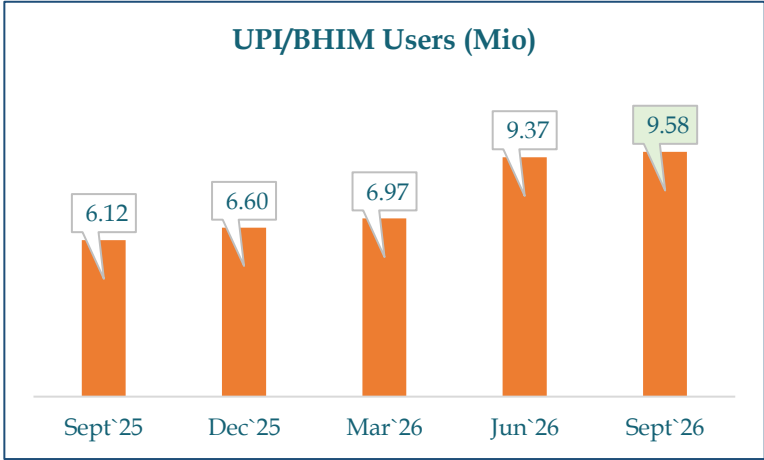
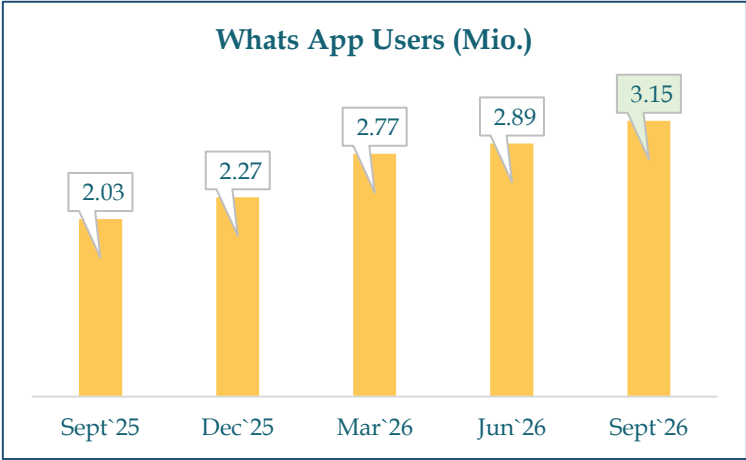
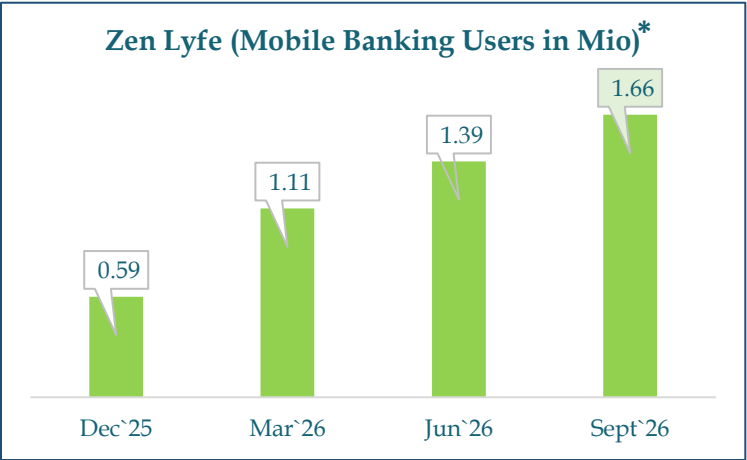
- Database Activity Monitoring (DAM) solution implemented across DC and DR for major application databases, enabling real-time threat detection, continuous security monitoring, and enhanced audit compliance.
- Commvault Backup Augmentation deployed with air-gapped backup arrangements to establish a cyber-safe recovery environment, ensuring data integrity, operational resilience, and business continuity.



To enhance Digital Process & Automation

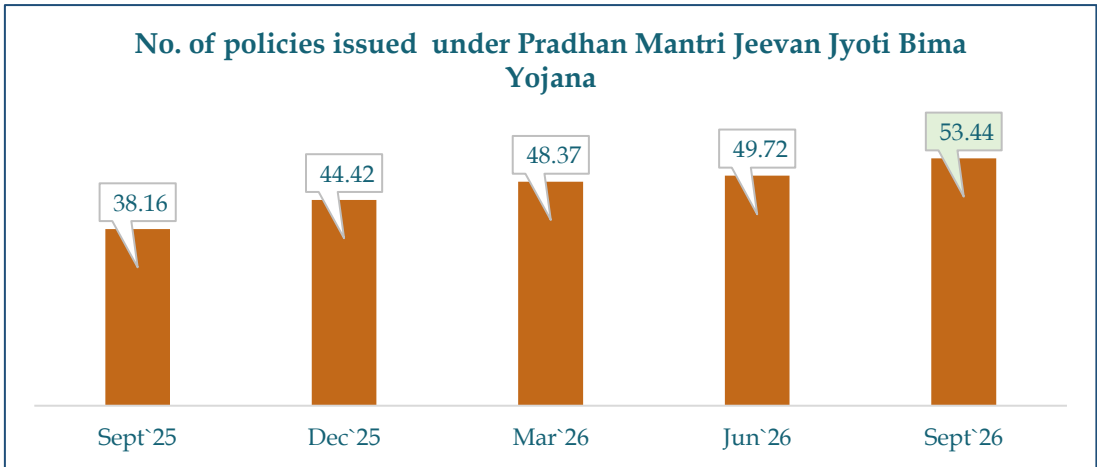
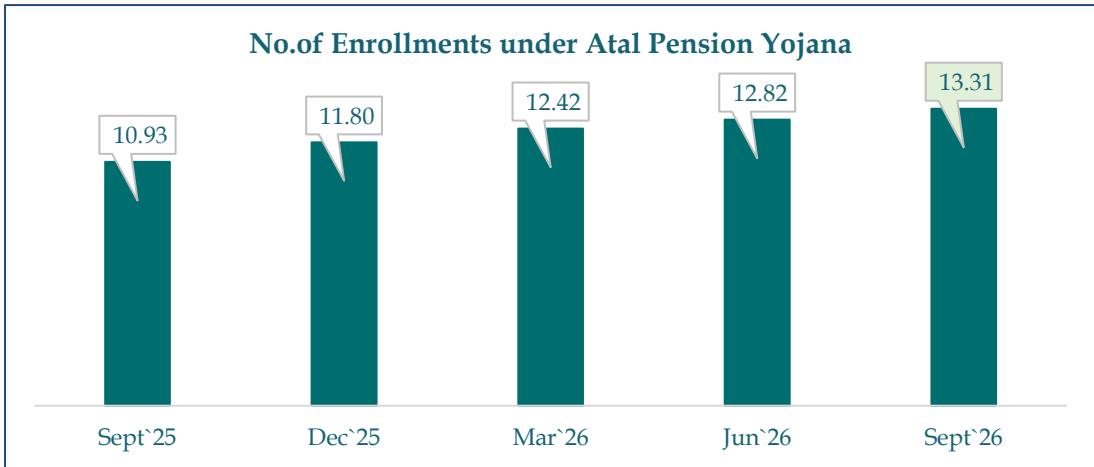
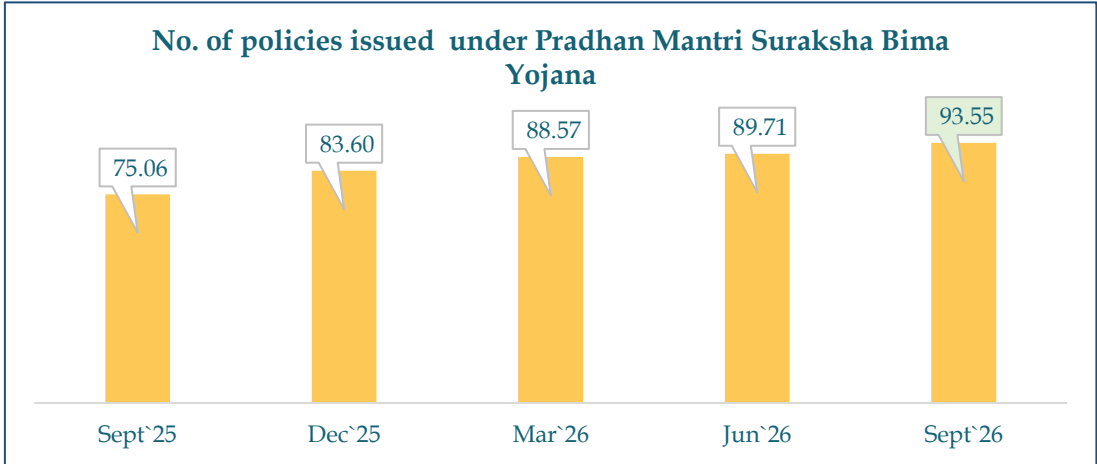
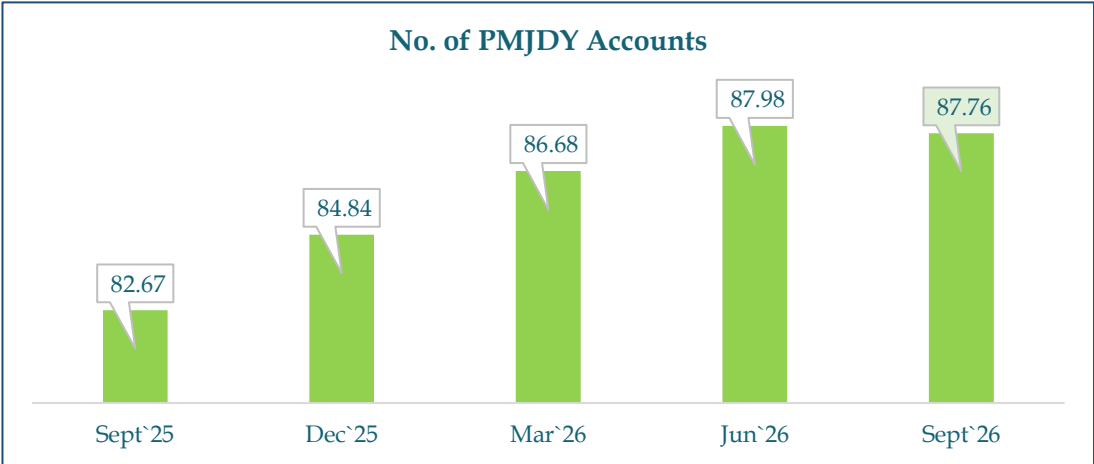
- Saral GST Income Module successfully made live.
- Finacle Treasury made fully operational for IBU business operations

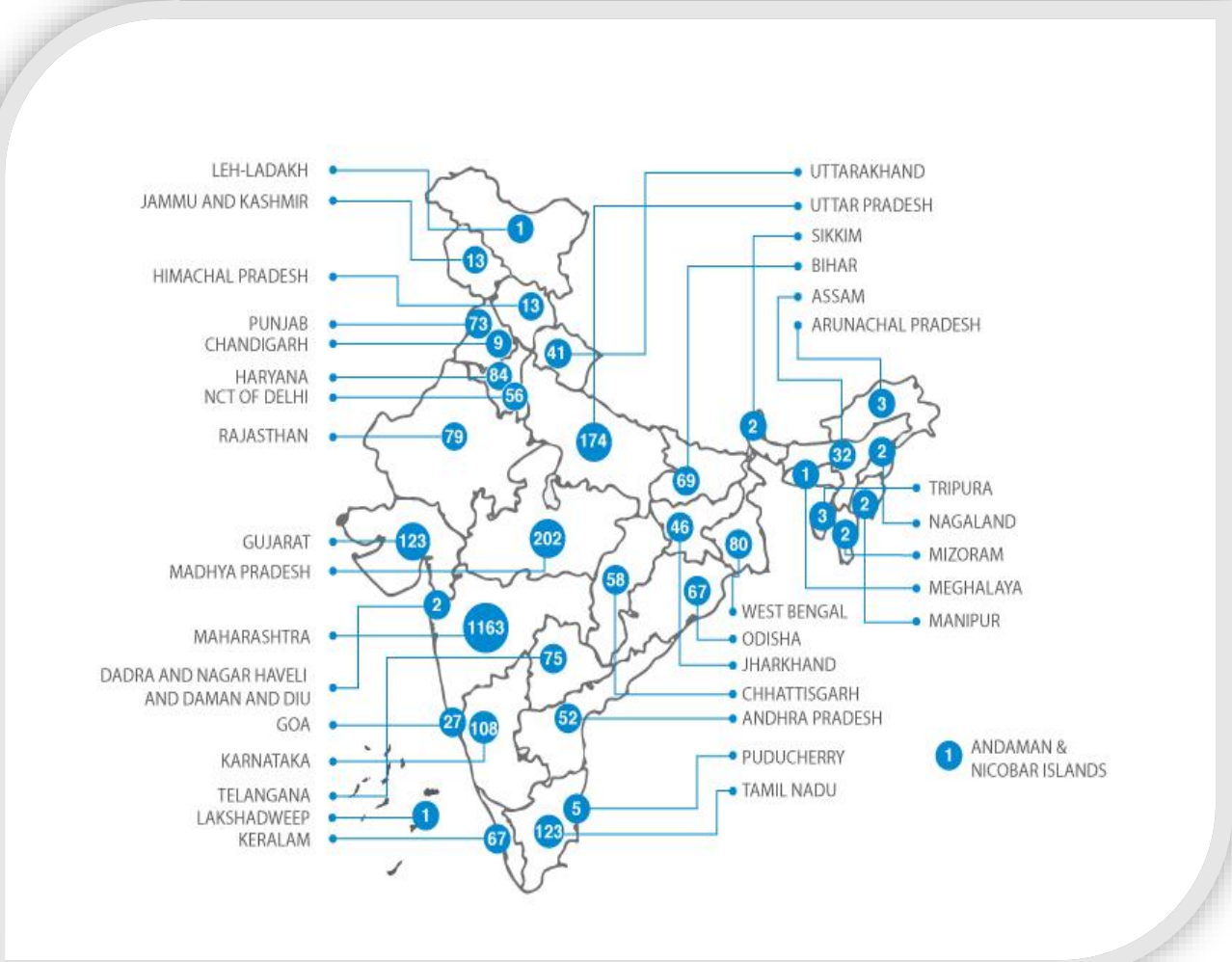
Digital Footprints



* Bank has launched new mobile banking application Zen Lyfe as part of technology upgrade.

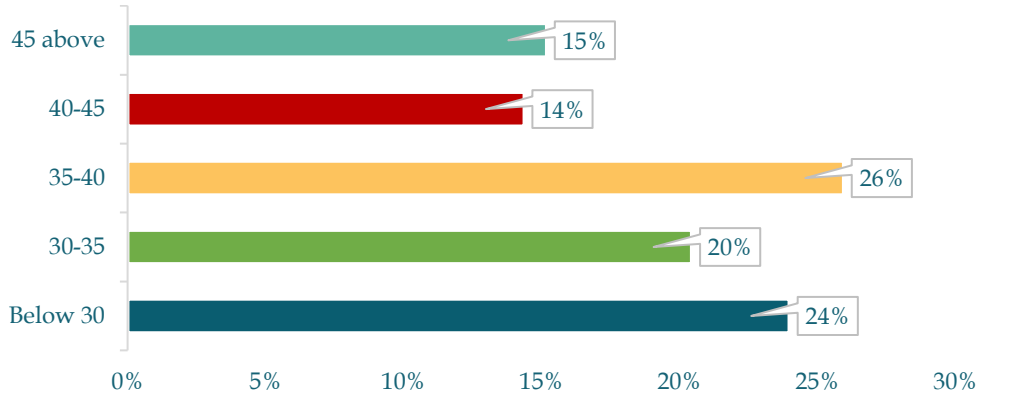
Financial Inclusion (in Lakhs)





Category	No. of Branches (Domestic)				
	Sept`25	Dec`25	Mar`26	Jun`26	Sept`26
Metro	657	672	692	701	715
Urban	598	608	625	637	652
Semi Urban	793	809	829	836	847
Rural	617	630	639	641	645
Total Branches	2,665	2,719	2,785	2,815	2,859

Employee Age Profile % (in Years)



Total No. of employees are 17,122, out of which 70% of employees are below the age of 40 years.

Maha Green Pehal

- Collection of Climate Risk related data across Bank through **Maha Green Pehal portal** under “MAHADARPAN”
- Discontinuation of plastic folders and purchase of Diesel Vehicle.
- Implementation of E-meeting portal for saving paper usage.
- Dedicated Green Cell unit for climate risk management initiatives.

Green Finance

- Maha Super Green Housing Loan Scheme-Green Building : **Rs. 275.43 Cr** outstanding as on 30.09.26
- Maha Super Green Car Loan Scheme: E-Vehicle: **Rs. 651.20 Cr** outstanding as on 30.09.26
- Roof Top Solar Scheme – PM Surya Ghar: **Rs. 578.57 Cr** outstanding as on 30.09.26
- Renewable energy– **Rs. 6170.86 Cr** outstanding as on 30.09.26
- Green Deposit- **Rs. 104.96 Cr** as on 30.09.26.

E-Waste

- Total E-waste collected as on 30.09.26 ~ **350.29 Ton.**
- Total E-waste collected during 01.07.2026 to 30.09.2026 ~ **27.29 Ton.**
- Total E-waste recycled as on 30.09.26 ~ **350.29 Ton**
- Total E-waste recycled during 01.07.2026 to 30.09.2026 ~ **27.29 Ton.**
- Total reduction of Carbon Emissions as on 30.09.26 ~ **453.19 Ton**
- Total reduction of Carbon Emissions during 01.07.2026 to 30.09.2026 ~ **35.19 Ton.**

Tree Plantation

- Total **17522 trees** have been planted nationwide as contribution towards making the environment better as on 30.09.2026.
- During **Sept’26 quarter**, total **1000 trees** have been planted in different tree plantation drive at different locations of the country.

Adoption of Green Energy

- **Total 25 Solar panels** have Installed at different premises of Bank.
- During **Sept’26 quarter**, total **1,55,276 units** (kWh) of electricity generated through solar installations, and **Rs. 22.00 Lakhs** saved on electricity.
- As on 30.09.2026, Total **19,93,655 units** (kWh) of electricity generated through solar installations started from Aug’2021 and **Rs. 2.52 Cr.** saved on electricity.

Credit Assistance

- **Rs. 44,407.97 Cr** – total outstanding loan to agricultural sector as on 30.09.26
- **Rs. 1,22,125.27 Cr** – total outstanding loan to priority sector as on 30.09.26
- **Rs. 30,067.95 Cr** – total outstanding loan to Women beneficiaries under different schemes as on 30.09.26.

Corporate Social Responsibility

- During **Sept’26 quarter**, total amount of **Rs. 1.67 Cr contributed towards** Social & Environmental initiatives /activities.

Human Resources

- Total Workforce of the Bank is **17,122** as on 30.09.26
- Total no. of women employee is **5,222** as on 30.09.26 which is **30.50%** of total workforce.
- Total **71,419 man-hours** of training provided to the employees of the Bank during **Sept’26 quarter** by Bank’s training institutes.

We help you make
an address of your own!

Home Loan

Transform your Gold into your
business capital!

MSME Gold Loan

For the ones who never ask,
but always deserve!

FurEver Account

Your Digital Rupee Wallet
Powered by RBI

CBDC Digital e-Rupee

Transform your GST compliance
into opportunity!

GST Credit Scheme

Turn wedding dreams
into beautiful beginnings!

Personal Loan

Keep valuables safe with
trusted security and privacy!

Safe Deposit Locker

Banking in your language
right on WhatsApp!

WhatsApp Banking



"Best Mid-Sized Bank"
award at the Business
Today Banking &
Economy Summit 2026.



**Public Sector Bank of the
Year** in the Institutional
Category at the prestigious
FE Best Banks Awards,
presented by Shri Amit
Shah, Hon'ble Minister of
Home Affairs



**IBEX India BFSI Tech Awards
2026** with four prestigious
recognitions across digital
innovation, cybersecurity, risk
management and operational
excellence.



**Dhanam Best Bank of the
Year Award** at South
India's premier BFSI event
- Dhanam BFSI Summit &
Award Nite 2025.



**'Best Public Sector Bank at
the National Level for
2025'** by the State Forum of
Bankers Club, Kerala.



**Winner in the Overall
Performance (Banks)
category among PSBs (Small)**
at the 21st ASSOCHAM
Annual Summit & Awards
2026 on Banking & Financial
Sector Lending Companies



**First Runner-Up in
Data Quality
Recognition** at the
EASE 8.0 PSB Reforms
Citation Ceremony
2026



**APY Annual Award of
Excellence - FY2025-26** for
surpassing Atal Pension
Yojana targets



**National Award for the
outstanding performance in
SHG-Bank Linkage (2024-25)
under DAY-NRLM** from the
Ministry of Rural Development,
GoI



Thank You!