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India's manufacturing ambitions depend on timely access to capital. What is Bank of Maharashtra doing today to support this sector, and how do you balance growth with asset quality?

MSMEs contribute around 31% of India's GDP and over 48% of total exports, with manufacturing accounting for a sizeable share. Accordingly, it is a key focus area for the Bank, particularly manufacturing clusters, electric and automation components, pharmaceuticals and textiles.

The Bank supports MSMEs through competitive cluster-based pricing, e-GST-based onboarding, digital underwriting, PQBL expansion, TReDS-enabled financing and cash-flow-based lending.

The Credit Guarantee Scheme for Exporters and ELCGS 5.0 support collateral-free assistance to eligible manufacturing units.

Asset quality remains paramount through robust credit appraisal,



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risk-based underwriting, pre-sanction assessment, pre-disbursement compliance and continuous monitoring, enabling growth while maintaining a prudent risk profile.

India is rapidly scaling clean energy capacity and building related infrastructure across the country. What is the Bank doing to support financing in areas like renewable energy, grid infrastructure, and emerging energy technologies?

The clean energy sector is expanding with continued government support through capital subsidy and interest subvention.

The Bank supports India's clean energy transition through financing of renewable energy projects and electric mobility initiatives, including EV loans under Central and State Government e-mobility programmes.

We have extended sizeable exposure to Green Housing initiatives and renewable energy projects, while providing financing support to solar projects through government schemes and Bank initiatives.

The Bank also has sizeable exposure to the power sector, with over 50% towards grid infrastructure, primarily power transmission.

India's infrastructure push is expanding across sectors, from transport and logistics to digital and urban development. How

is the Bank playing a role in funding this growth, and where are you seeing the biggest opportunities?

The Bank supports India's infrastructure-led growth through a calibrated financing approach, with exposure to transport infrastructure including roads, toll assets and Infrastructure Investment Trusts (InvITs).

Opportunities are evaluated through rigorous cash-flow assessment, traffic studies and structured repayment mechanisms.

As of March 2026, over 13% of the Bank's infrastructure portfolio is towards water and sanitation measures, including financing support for the Rajasthan NGBI Canal-Linking Project, a major water infrastructure initiative under the Hybrid-Annuity Model.

The Bank is expanding its credit share in transportation and logistics infrastructure, which form the bedrock of smart city projects.

We also see potential in emerging digital infrastructure such as data centers and telecom networks.

In line with our vision of becoming a Bank of Greater Significance, we are well positioned to expand our infrastructure portfolio, capitalize on profitable growth opportunities and contribute meaningfully to the nation's next phase of economic growth. ■