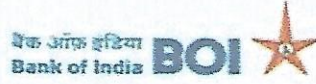


निवेशक संबंध विभाग
प्रधान कार्यालय,
स्टार हाउस, सी-5, जी ब्लॉक
8 वा माला, बांद्रा कुर्ला संकुल
बांद्रा पूर्व, मुंबई 400 051

फोन – 22-66684490

फैक्स-022- 66684491

ईमेल: headoffice.share@bankofindia.co.in



INVESTOR RELATIONS DEPARTMENT
HEAD OFFICE
Star House, C-5, "G" Block
8th Floor (East Wing),
Bandra- Kurla Complex
Bandra (East)
Mumbai – 400 051
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Ref No.:HO:IRD:RB:2017-18:394

Date: 21.11.2017

|                                                                                                                                                                |                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| The Vice President – Listing Department,<br>National Stock Exchange of India Ltd.,<br>Exchange Plaza,<br>Bandra Kurla Complex, Bandra East,<br>Mumbai 400 051. | The Vice-President – Listing Department,<br>BSE Ltd.,<br>25, P.J. Towers, Dalal Street,<br>Mumbai 400 001. |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|

Dear Sir,

**UPDATED INVESTOR PRESENTATION**

Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and Regulation 46(2)(o) of SEBI (Listing Regulations and Disclosure Requirements) Regulations, 2015, we hereby submit the updated Investor Presentation for appropriate dissemination. We also wish to inform that the schedules of the financial/institutional investor meets are as follows:

| Date                         | Venue  | Particulars                                                 |
|------------------------------|--------|-------------------------------------------------------------|
| 22.11.2017 and<br>23.11.2017 | Mumbai | Meeting with certain financial /<br>institutional investors |

Note: The above meeting schedules are subject to change. Changes may happen due to exigencies, logistical disorders and last minute schedule conflicts on the part of Investors and / or the Bank of India.

Presentation is also made available on the Bank's website ([www.bankofindia.co.in](http://www.bankofindia.co.in))

This is for your information and record.

Thanking you,

Yours faithfully,

(Rajeev Bhatia)  
Company Secretary

Encl: As Above.







**CORPORATE PRESENTATION – NOVEMBER 2017**

**Unlock A World of Privileges!**  
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**HELPING FARMERS AND AGRI-ENTREPRENEURS REALISE THEIR DREAMS**

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**1** **BANK OF INDIA OVERVIEW**

**2** **KEY INVESTMENT HIGHLIGHTS**

**3** **GROWTH STRATEGIES**

**4** **FINANCIAL STATEMENTS**

# H1 FY18 HIGHLIGHTS : IMPROVED PERFORMANCE

## Gross Deposits

**INR 5,437 bn**

|         | INR Bn |
|---------|--------|
| FY 2017 | 5,400  |
| FY 2016 | 5,130  |

## Global Advances

**INR 3,907 bn**

|         | INR Bn |
|---------|--------|
| FY 2017 | 3,938  |
| FY 2016 | 3,817  |

## Net Interest Income

**INR 54 bn**

|         | INR Bn |
|---------|--------|
| FY 2017 | 118    |
| FY 2016 | 117    |

## Net Profit

**INR 3 bn**

|         | INR Bn |
|---------|--------|
| FY 2017 | (16)   |
| FY 2016 | (61)   |

## Cost of Deposit

**4.6%**

|         |      |
|---------|------|
| FY 2017 | 4.8% |
| FY 2016 | 5.3% |

## CET-1

**7.21%**

|         |       |
|---------|-------|
| FY 2017 | 7.17% |
| FY 2016 | 7.97% |

## PCR

**65.23%**

|         |        |
|---------|--------|
| FY 2017 | 61.47% |
| FY 2016 | 51.14% |

## GNPA

**12.62%**

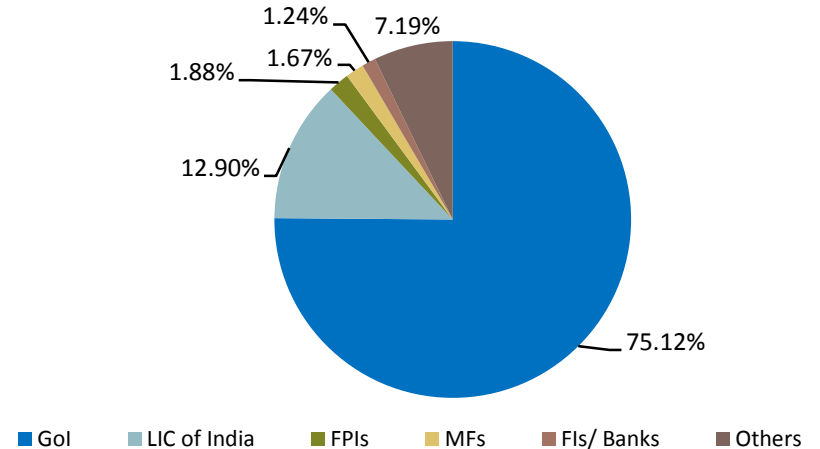
|         |        |
|---------|--------|
| FY 2017 | 13.22% |
| FY 2016 | 13.07% |

H1 FY18 numbers are on standalone basis

## Bank Overview

- ▶ One of the leading public sector commercial banks in India in terms of total advances in FY17
- ▶ Among the top 5 public sector banks in terms of assets as on March 31, 2017 as per the data published by Indian Banks' Association
- ▶ Principal banking operations include:
  - ▶ Corporate Banking – Comprises a variety of fund & non-fund based banking activities for private and public sector enterprises
  - ▶ Retail Banking – Comprises deposit and loan products for individuals
  - ▶ MSME Banking – Includes loans to enterprises engaged in manufacturing and service activities
  - ▶ Agricultural Banking – Caters to farmers and agri entrepreneurs through short, medium and long term products
  - ▶ International Banking – Caters to NRI customers and to industrial enterprises engaged in import and export
  - ▶ Other services – Includes treasury operations and services such as government related services, mutual fund products, general and health insurance products, bancassurance etc

## Shareholding Pattern As On September 30, 2017



## Awards & Accolades

- 
2<sup>nd</sup> most trusted Bank in the PSU Bank category by Economic Times
- 
Best bank for Managing IT ecosystem among large banks
- 
Best Bank award for electronic payments among large banks
- 
Best Performer in Currency Derivative Segment for FY17 by BSE
- 
Market Achievers Award by NSE in Currency Derivatives Segment amongst PSU Banks
- 
Awarded as 'The Most Efficient Bank in Kenya' by 'Think Business'



- 1 BANK OF INDIA OVERVIEW
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- 3 GROWTH STRATEGIES
- 4 FINANCIAL STATEMENTS

1

**Wide Distribution Network Across India**

2

**Significant International Presence And Cross Selling Opportunities**

3

**Stable Liability Franchise**

4

**Diversified Credit Portfolio**

5

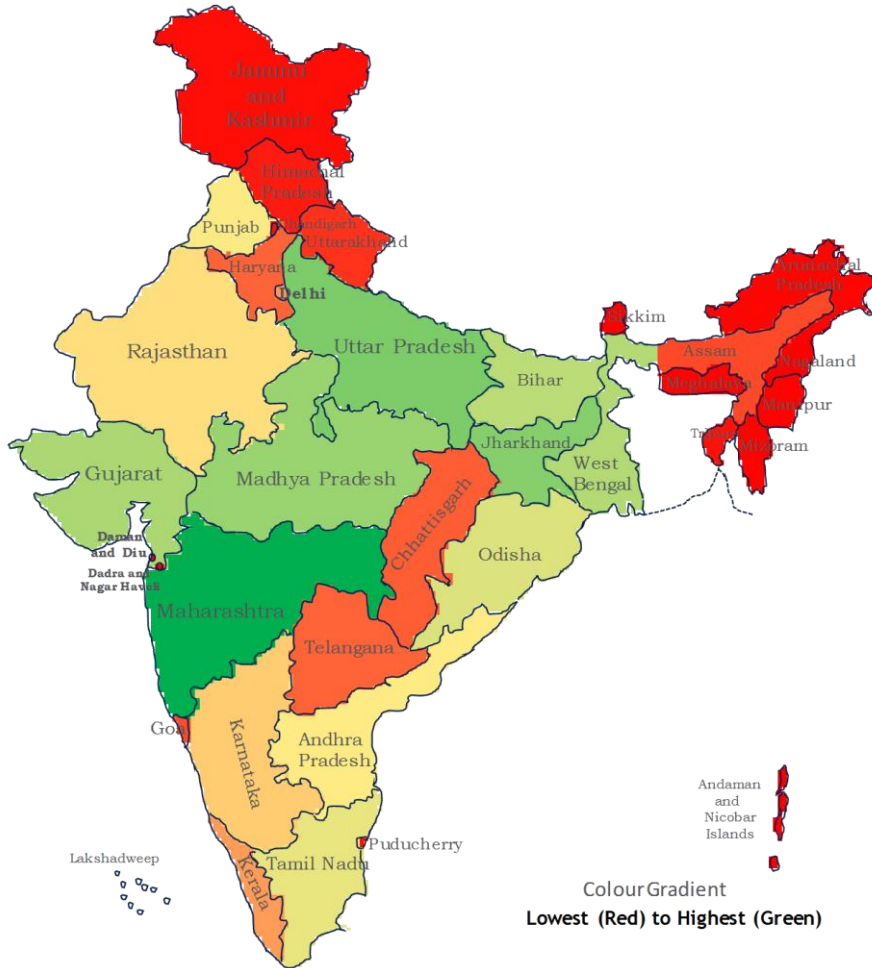
**Prudent Credit Management And Asset Quality Supervision**

6

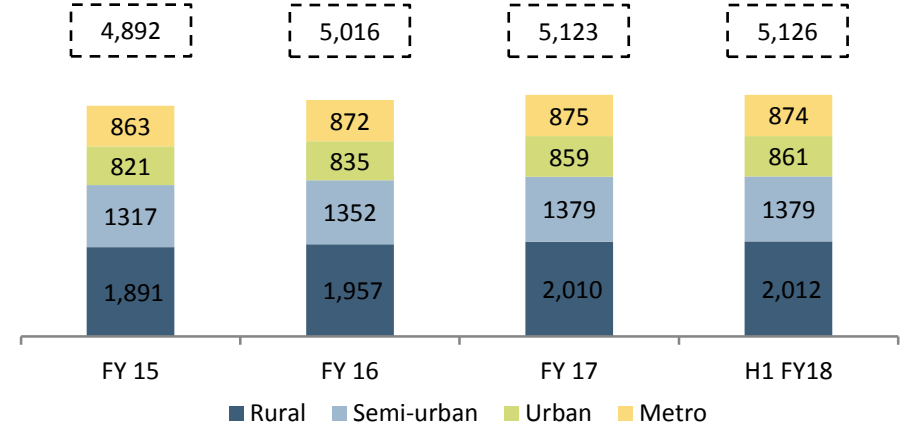
**Professional and Experienced Board**



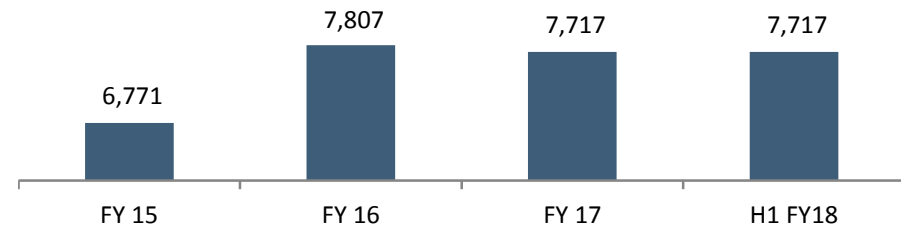
## Pan India Network As On September 30, 2017



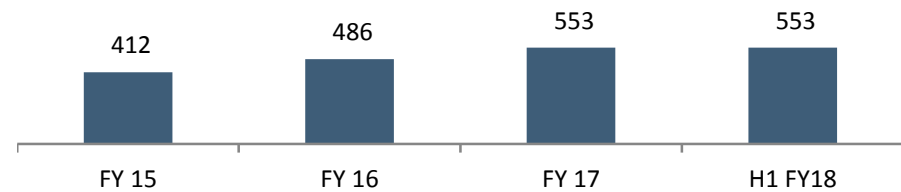
## Domestic Branch Network



## Domestic ATM Network

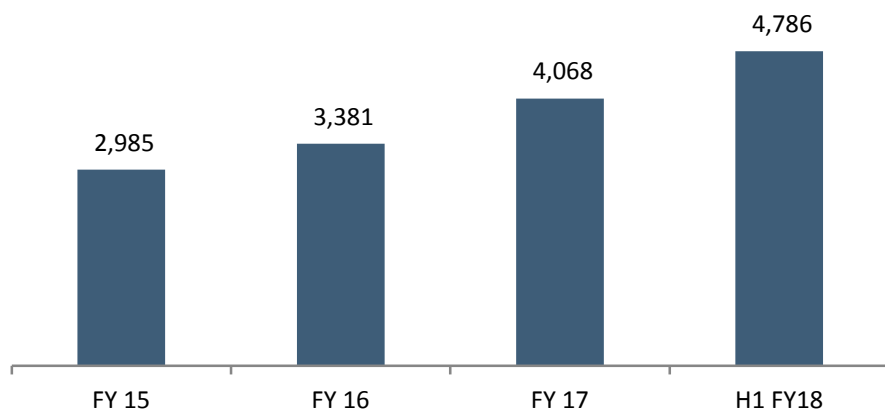


## e-Galleries



### Sharp Increase In Internet Banking Users - Retail

In '000



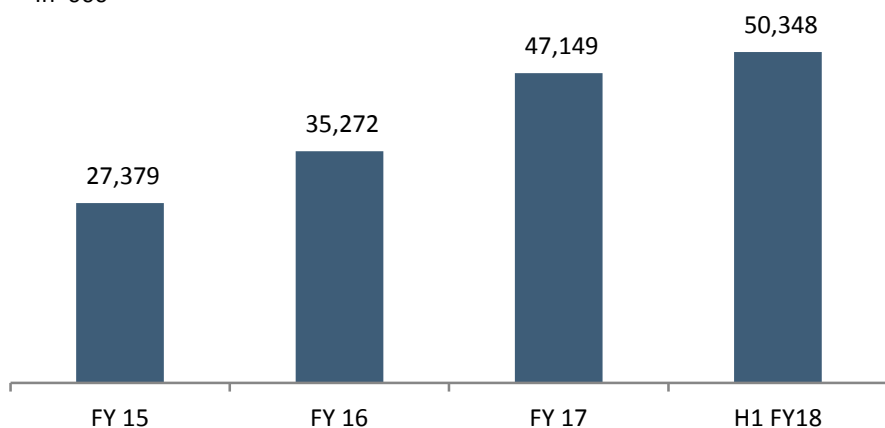
### Sharp Increase In Internet Banking Users - Corporate

In '000

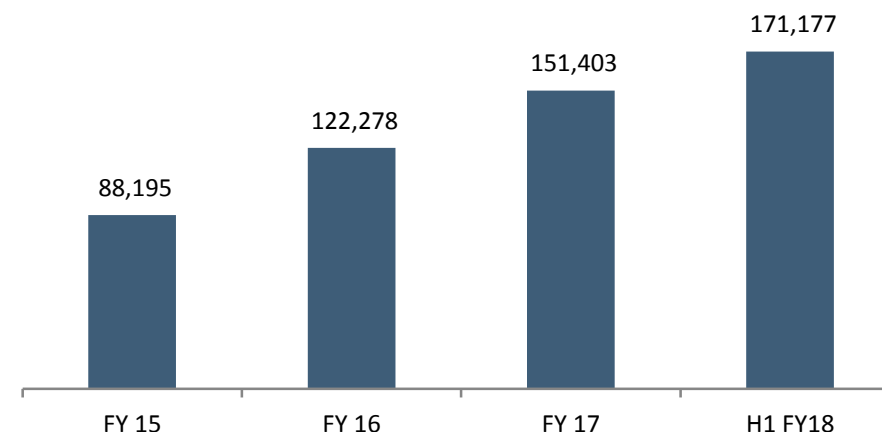


### Increase In Debit Cards Issued

In '000

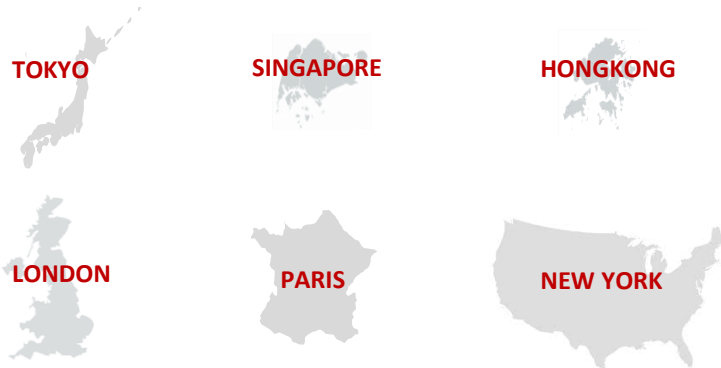


### Sharp Increase In Mobile Banking Users



## International Presence

### Presence in Key Global Financial Centres



- Presence in
  - 61 offices in 22 countries
  - 4 representatives offices, 5 subsidiaries and
  - 1 Joint Venture
- International operations are supported by a network of 217 authorized dealer branches in India
- Foreign operations contributed 28.80% of total advances as of September 30, 2017

## Cross Selling Opportunities

### Bancassurance Partners

**Star Union Dai-ichi  
Life Insurance**

**Star Health  
Insurance**

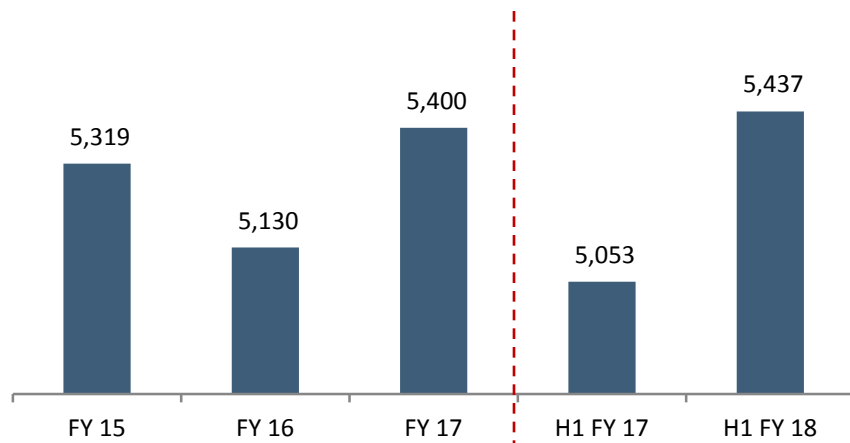
**National Insurance**

**Reliance General  
Insurance**

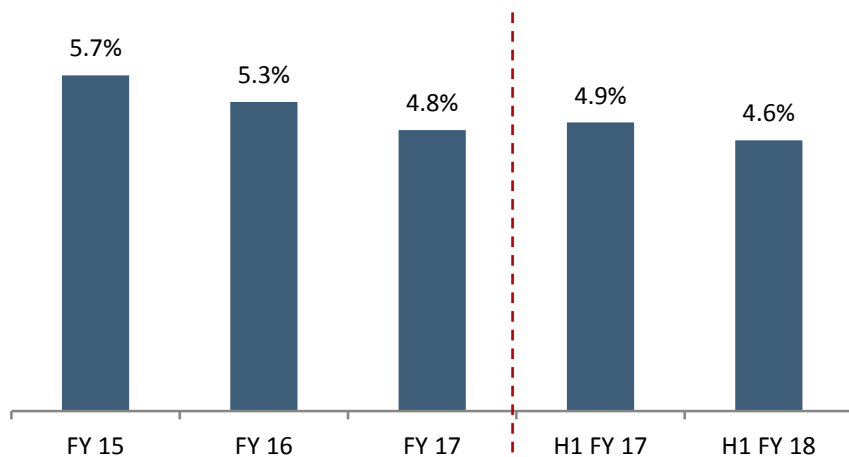
- Distributes Mutual Fund Products
- Portfolio Management Services through Subsidiaries
- Merchant Banking & Depository Participant Services to large and mid-corporate customer base
- Collection of broker turnover stamp duty on behalf of various state governments

## Global Deposits

In INR Bn

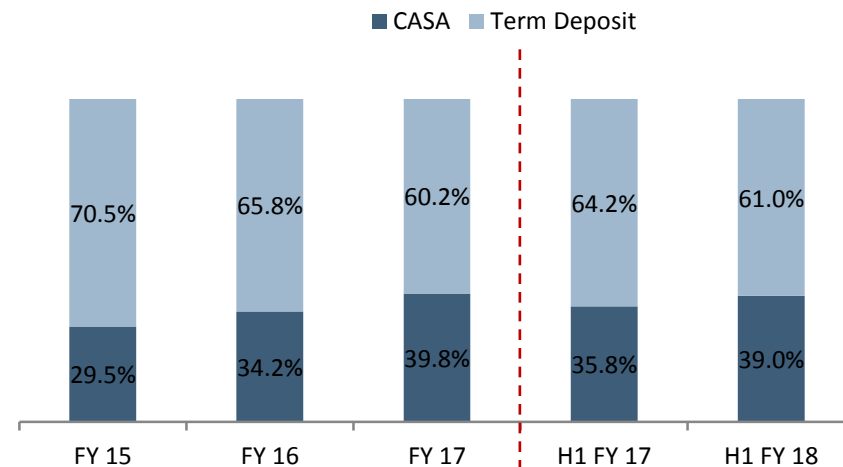


## Cost Of Deposits

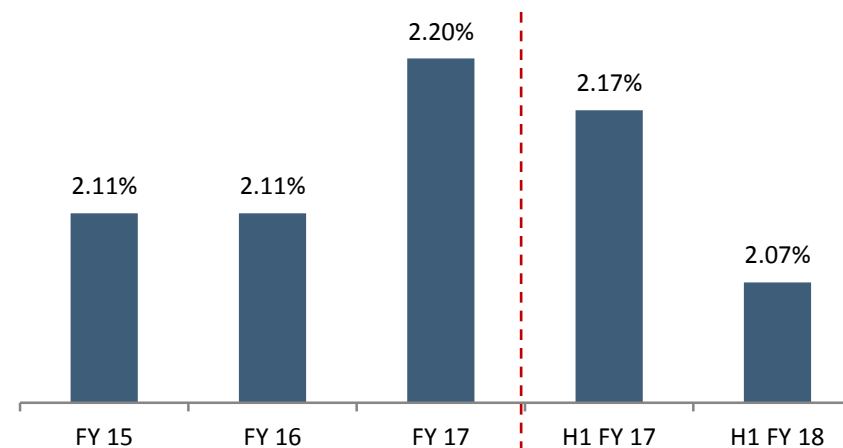


H1 FY18 numbers are on standalone basis

## Deposit Mix – Improving CASA Share

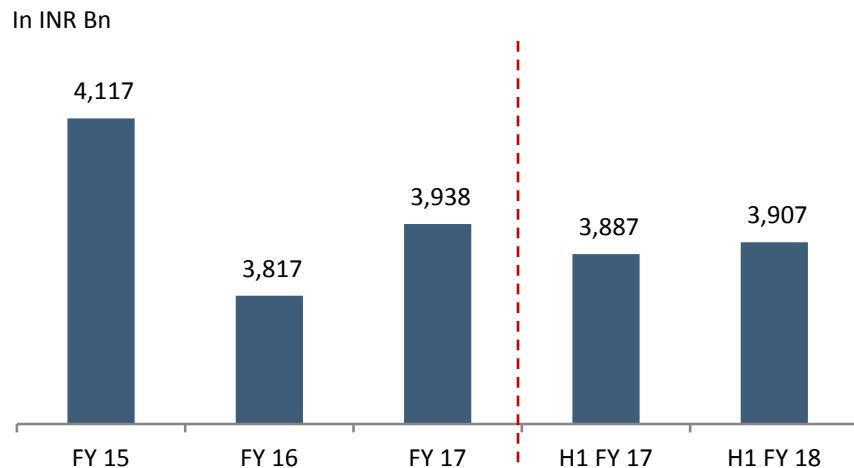


## Trend In NIM

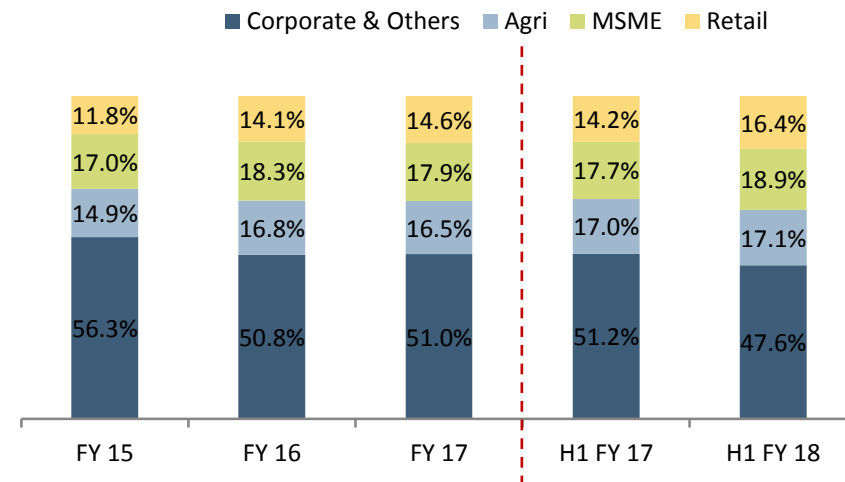




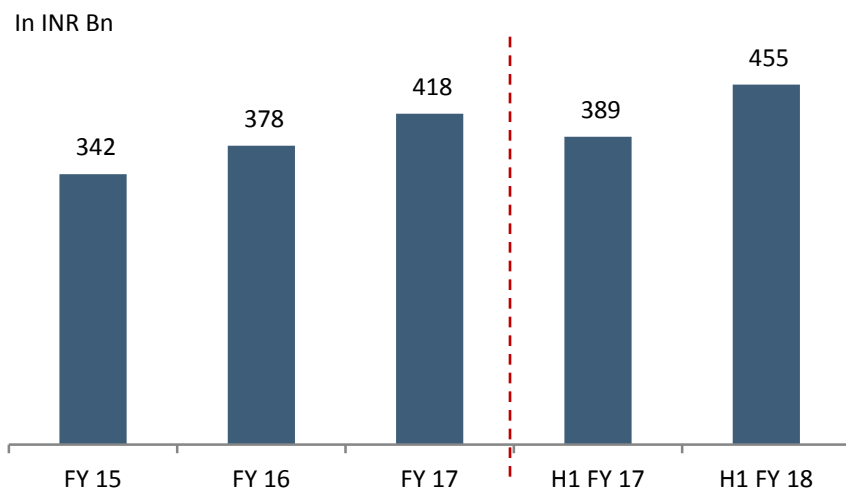
## Global Advances



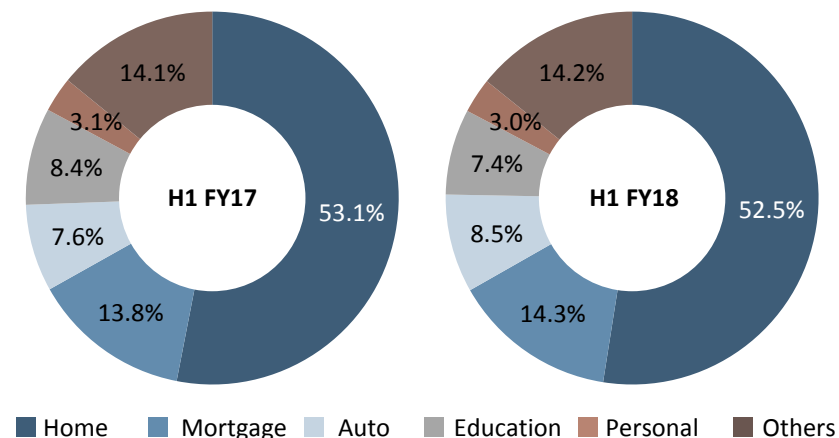
## Advances Mix – Reduction of Corporate Share In The Mix



## Consistently Growing Domestic Retail Advances

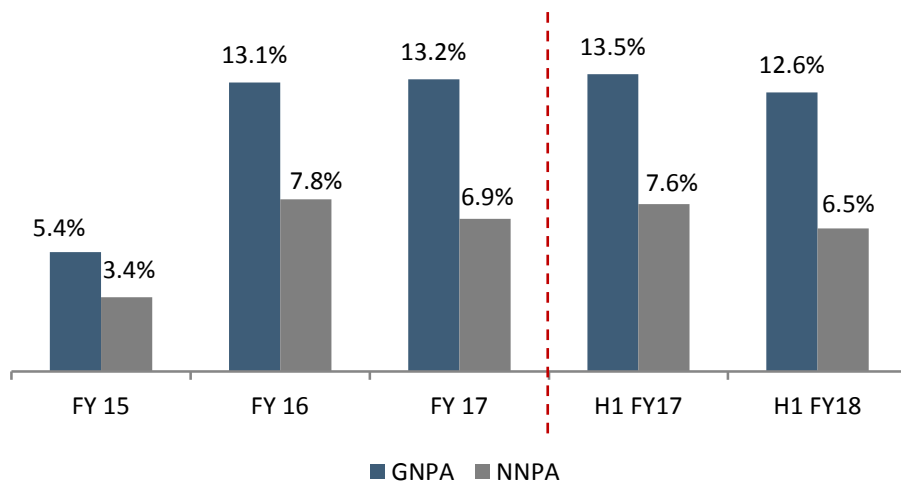


## Retail Advances Mix

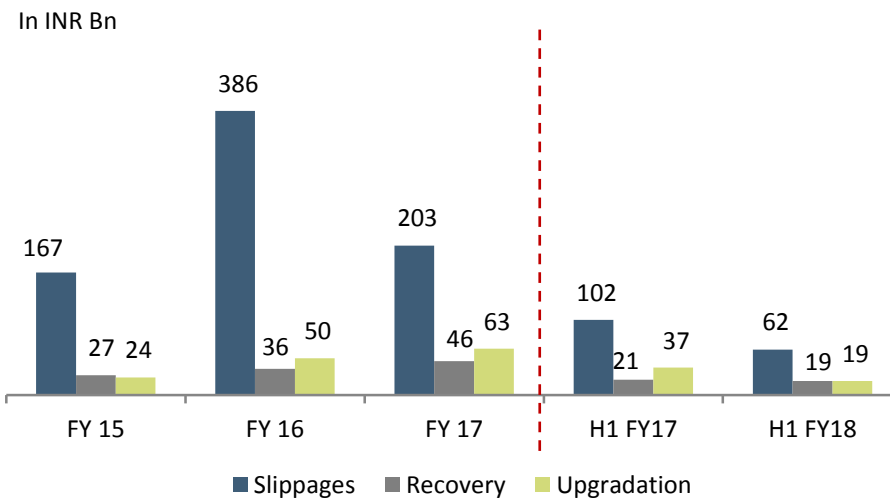


H1 FY18 numbers are on standalone basis

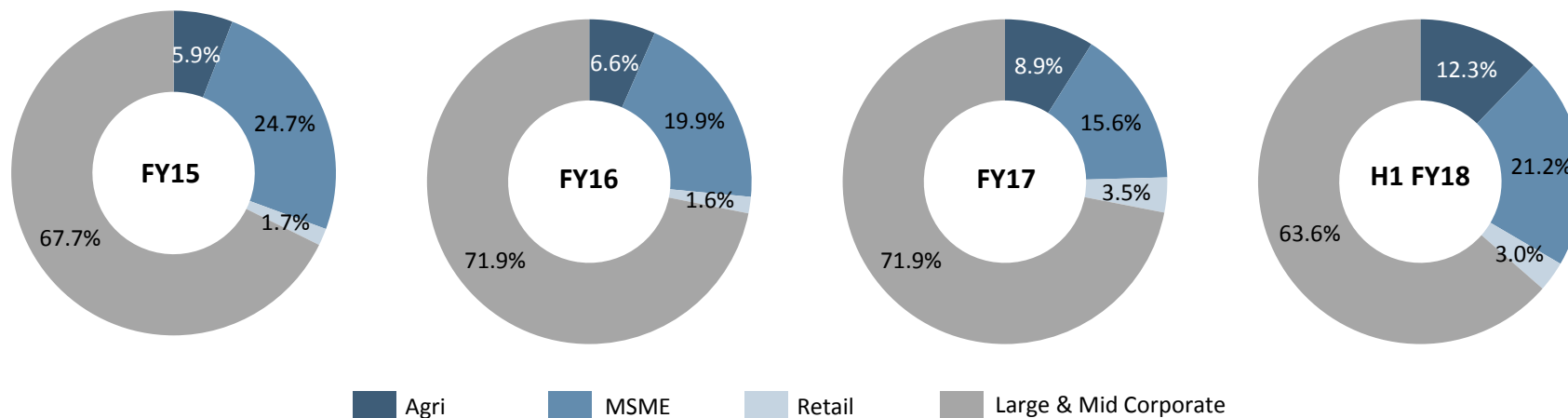
## GNPA & NNPA Trend



## Trend In Slippages, Recovery & Upgradation

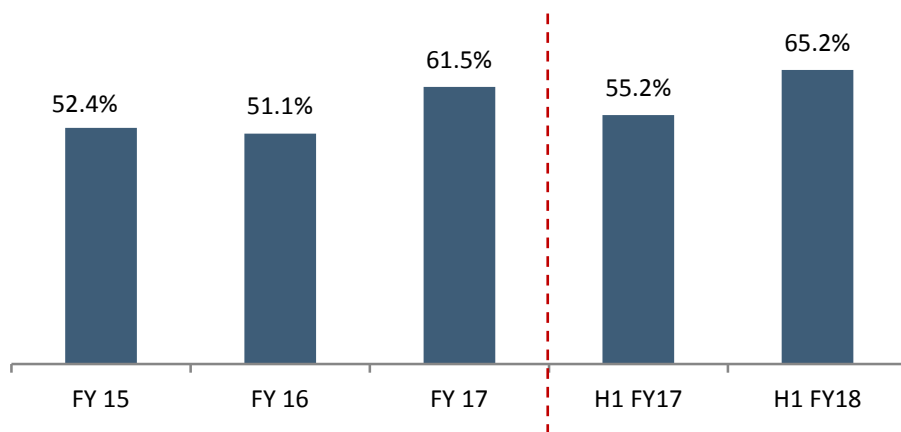


## Category Wise NPA As A % Of Gross NPA (Domestic)

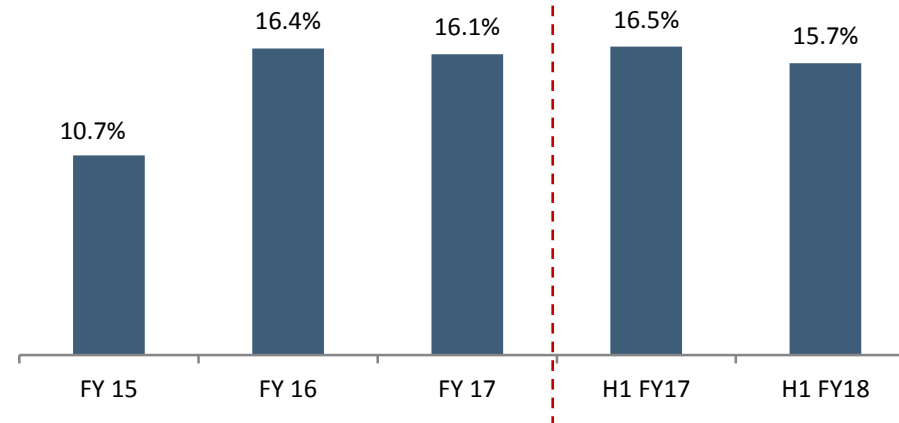


H1 FY18 numbers are on standalone basis

## Provision Coverage Ratio

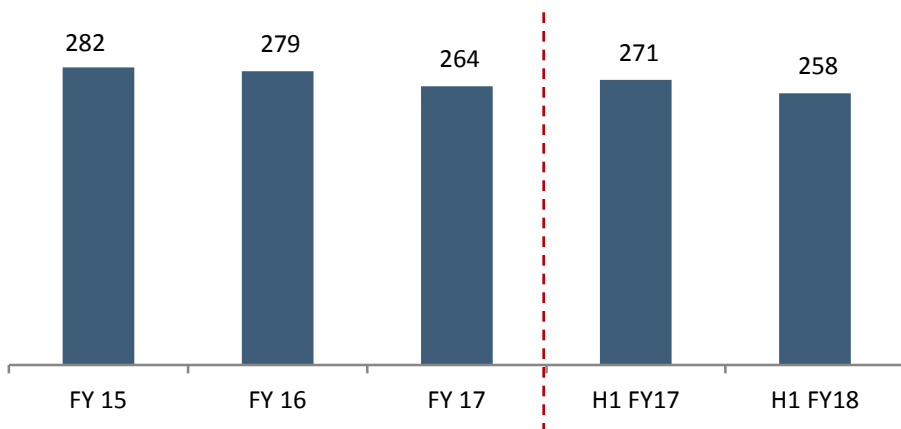


## Stressed Assets Ratio



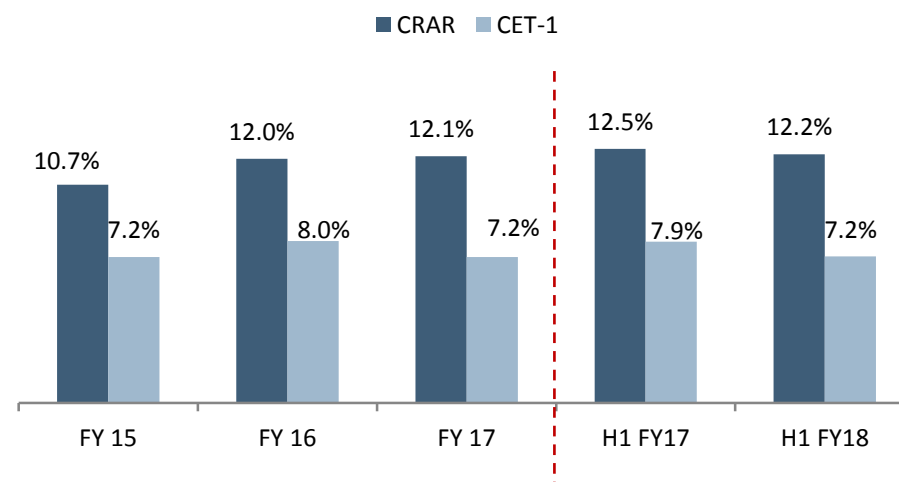
## Restructured Advances (Domestic)

In INR Bn



H1 FY18 numbers are on standalone basis

## Capital Adequacy




**G Padmanabhan, Non-Executive Chairman**

- PG in Economics from Kerala and MBA from Birmingham University, U.K.
- He has served as an Executive Director of RBI


**Dinabandhu Mohapatra, MD & CEO**

- Has over 31 years of experience in various areas of banking
- Post Graduate in Economics and Bachelor in Law
- Was the Chief Executive of Hong Kong and Singapore centers of Bank of India and Executive Director of Canara Bank


**Neelam Damodharan, Executive Director**

- Science graduate, CAIIB and Diploma Holder in Financial Management
- Was Chief Executive, US Operations, Bank of Baroda
- Over 34 years of banking experience


**Atanu Kumar Das, Executive Director**

- Post Graduate in Applied Economics and NET holder from UGC
- 23 years of banking experience at both policy and operational levels
- Was GM, Vijaya Bank, Delhi region


**Chintapalli Gayatri Chaitanya, Executive Director**

- Postgraduate in agriculture and CAIIB
- Has over 32 years career with the Bank and was Chief Executive of Bank of India Singapore center covering Singapore, Cambodia, Vietnam, Indonesia & Myanmar


**Girish Chandra Murmu, Govt. Nominee Director**

- He is 1985 batch of Indian Administrative Service Officer of Gujarat Cadre
- Has a Post Graduate degree in Political Science and an MBA
- Currently he is Additional Secretary, DFS, Ministry of Finance, Gol


**Rosemary Sebastian, RBI Nominee Director**

- Currently the CGM of RBI in Mumbai
- Post Graduate from Osmania University and has Diploma in Treasury Investment and Risk Management


**Veni Thapar, Part-time Non-official Director**

- CA from ICAI, Cost Accountant from ICWAI and a certificate holder from Information Systems Audit and Control Association
- She is a practicing Chartered Accountant


**Debabrata Sarkar, Shareholder Director**

- Served as the Chairman and Managing Director of Union Bank of India and also as an Executive Director of Allahabad Bank
- Post Graduate in Commerce, and a member of ICAI


**D. Harish, Shareholder Director**

- Holds a PG Diploma in Personnel Management & Industrial Relations
- Currently he is a leadership coach & organization consultant

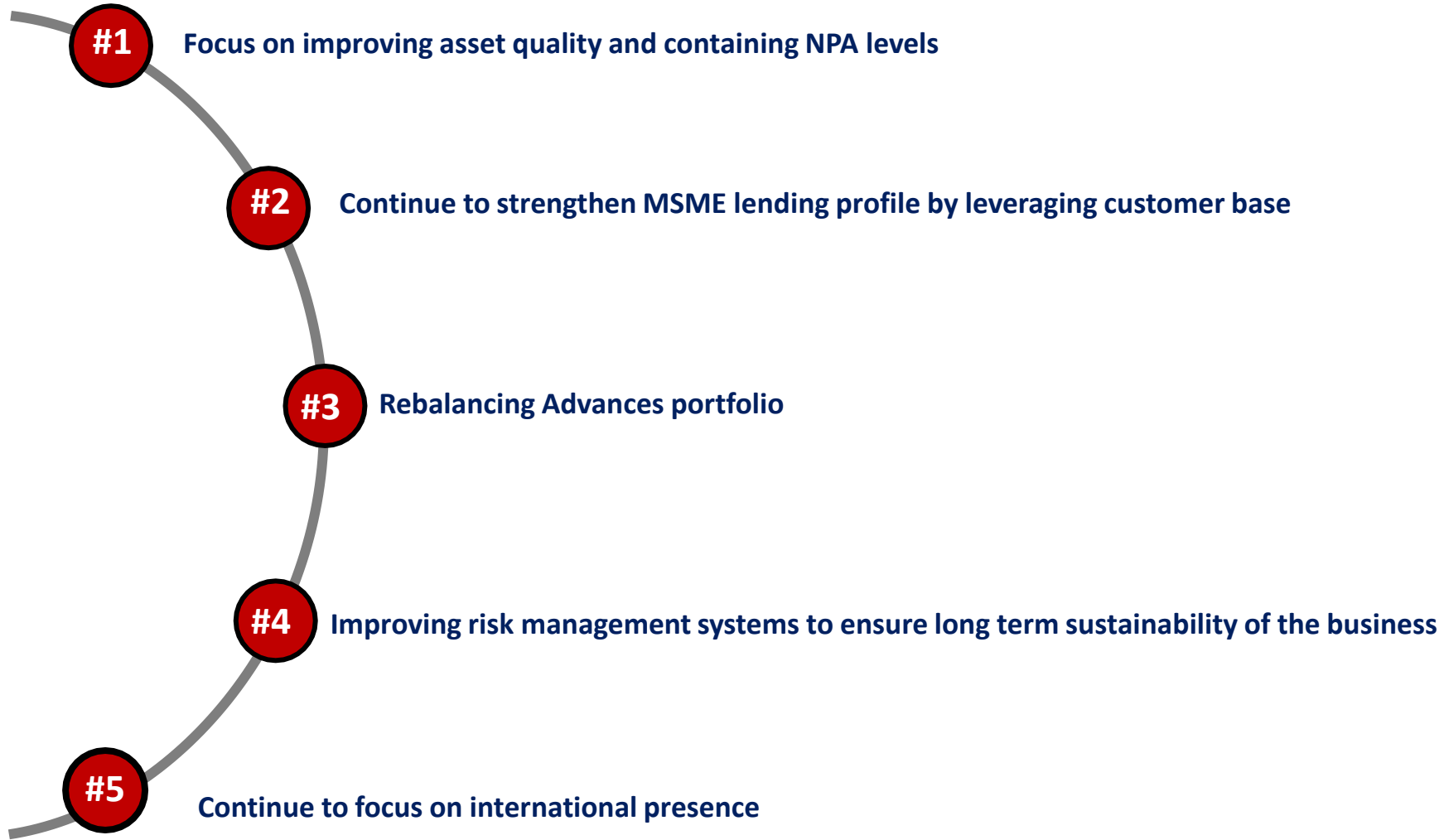


1 **BANK OF INDIA OVERVIEW**

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- ✦ Bank has embarked on upgrading technology through a project called 'Star Mahashakti' requiring investment to the tune of Rs. 2,000 million
- ✦ Bank is focusing on expanding alternate delivery channels by providing simple and secure internet banking, mobile banking products, e-galleries etc to the customers
- ✦ Bank has appointed 112 Area Managers to focus on the major issues facing the Bank – improving CASA, Retail credit growth, reducing slippages, recovery from NPA accounts, and alternate delivery channels
- ✦ Bank has commenced a project named 'Star Eklavya' where retired senior Bank officers provide locational training to junior staff members especially those posted in Area Manager's office and monitored branches under them
- ✦ Bank has started a vertical named 'Star Prime' where officials will focus on providing special services to the select top borrowers of the Bank
- ✦ Bank has set up a special recovery vertical to ensure expeditious resolution of impaired assets
- ✦ Project 'Star Connect' has been introduced to improve connect with customers at ground level
- ✦ Bank has started a project named 112 Star Digi to set up digital branches of the future

**1** **BANK OF INDIA OVERVIEW**

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## Balance Sheet Summary

In Rs. million

|                                                   | FY 15               | FY16                | FY17                | H1 FY18             |
|---------------------------------------------------|---------------------|---------------------|---------------------|---------------------|
| Cash & Balances with RBI                          | 271,700.33          | 339,616.15          | 273,476.62          | 205,840.45          |
| Balances with Bank & Money at Call & Short Notice | 455,101.88          | 651,796.85          | 685,402.91          | 845,948.98          |
| Investments                                       | 1,197,920.48        | 1,188,489.12        | 1,278,268.63        | 1,283,046.30        |
| Advances                                          | 4,020,255.47        | 3,591,889.59        | 3,664,816.67        | 3,645,022.12        |
| Fixed Assets                                      | 58,855.35           | 84,803.11           | 84,618.58           | 84,020.44           |
| Other Assets                                      | 183,144.06          | 242,544.45          | 276,509.26          | 217,974.17          |
| <b>Total Assets</b>                               | <b>6,186,977.57</b> | <b>6,099,139.27</b> | <b>6,263,092.67</b> | <b>6,281,852.46</b> |
| Paid-up Capital                                   | 6,656.48            | 8,172.92            | 10,554.34           | 11,852.85           |
| Reserves & Surplus                                | 307,810.91          | 301,962.81          | 297,097.23          | 315,606.60          |
| Share application money pending allotment         | -                   | 13,036.48           | 17,219.18           | -                   |
| Deposits                                          | 5,319,066.34        | 5,130,045.22        | 5,400,320.08        | 5,437,160.59        |
| Borrowings                                        | 400,571.38          | 510,831.43          | 394,056.65          | 384,302.89          |
| Other Liabilities and Provisions                  | 152,872.46          | 135,090.41          | 143,845.19          | 132,929.53          |
| <b>Total Liabilities</b>                          | <b>6,186,977.57</b> | <b>6,099,139.27</b> | <b>6,263,092.67</b> | <b>6,281,852.46</b> |

## Profit & Loss Account Summary

|                     | In Rs. million   |                    |                    |                 |
|---------------------|------------------|--------------------|--------------------|-----------------|
|                     | FY 15            | FY16               | FY17               | H1 FY18         |
| Interest Earned     | 434,647.07       | 417,964.70         | 392,908.52         | 193,897.36      |
| Interest Expended   | 320,862.46       | 300,718.47         | 274,647.36         | 139,484.74      |
| Net Interest Income | 113,784.61       | 117,246.23         | 118,261.16         | 54,412.62       |
| Other Income        | 41,979.00        | 36,525.39          | 67,723.30          | 33,173.45       |
| Operating Expenses  | 80,885.87        | 93,415.42          | 88,657.97          | 41,461.30       |
| Operating Profit    | 74,877.74        | 60,356.20          | 97,326.49          | 46,124.77       |
| <b>Net Profit</b>   | <b>17,089.22</b> | <b>(60,892.13)</b> | <b>(15,583.15)</b> | <b>2,667.81</b> |

## Key Ratios

|                               | FY 15  | FY16     | FY17    | H1 FY18 |
|-------------------------------|--------|----------|---------|---------|
| Earnings Per Share (Basic)    | 26.57  | (83.01)  | (15.72) | 2.42    |
| Earnings Per Share (Diluted)  | 26.57  | (83.01)  | (15.72) | 2.42    |
| Return on Equity              | 6.70%  | (26.10%) | (7.78%) | 2.73%   |
| Return on Average Assets      | 0.27%  | (0.94%)  | (0.24%) | 0.08%   |
| Book Value per share (in Rs.) | 398.02 | 246.82   | 188.62  | 162.23  |
| Cost/ Income                  | 51.93% | 60.75%   | 47.67%  | 47.34%  |
| Net Interest Margin           | 2.11%  | 2.11%    | 2.20%   | 2.07%   |



**THANK YOU**