

निवेशक संबंध विभाग  
प्रधान कार्यालय :  
स्टार हाउस, सी-5, "जी" ब्लॉक,  
8वीं मंजिल,  
बान्द्रा कर्ला संकुल,  
बान्द्रा (पूर्व),  
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INVESTOR RELATIONS CELL  
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संदर्भ क्र. Ref. No.:HO:IRC:RB:2018-19:

दिनांक Date: 13.11.2018

The Vice President – Listing Department,  
National Stock Exchange of India Ltd.,  
Exchange Plaza,  
Bandra Kurla Complex, Bandra East,  
Mumbai 400 051.

The Vice-President – Listing Department,  
BSE Ltd.,  
25, P.J. Towers, Dalal Street,  
Mumbai 400 001.

प्रिय महोदय/महोदया Dear Sir/Madam,

**Analyst / Institutional Investor Meet – Presentation & Press Release**

This is in continuation of our letter dated 05.11.2018 on the captioned subject. We are attaching a copy of Press Release and a copy of Presentation prepared by the Bank for an Analyst / Institutional Investor Meet held on 12<sup>th</sup> November, 2018, where financial results of the Bank for the quarter / half year ended 30<sup>th</sup> September, 2018 was discussed.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,

(राजीव भाटिया) / Rajeev Bhatia  
कंपनी सचिव / Company Secretary



**PRESS RELEASE**

**BANK OF INDIA ANNOUNCES SEPTEMBER 2018 (Q2 - FY 2018-19)**

**FINANCIAL RESULTS**

**BUSINESS:**

- Global Business of the Bank stood at Rs. 8,88,320 crore as on September 30, 2018 against Rs. 9,34,403 crore as on September 30, 2017.
- Domestic Business stood at Rs.7,20,241 crore as on September 30, 2018 against Rs.7,00,902 crore in September, 2017, signifying Y-o-Y increase of 2.8%.
- CASA Deposits grew by 4.57% YoY and its share in Domestic deposits improved from 39.01 % in September 2017 to 41.44% in September 2018.
- The domestic Advances increased by 10.1% i.e. from Rs.2,78,185 crore in September, 2017 to Rs.3,06,320 crore in September, 2018. The Gross Advances (Global) stood at Rs. 376,178 crore as on September 30, 2018 against Rs. 390,687 crore as on September 30, 2017.
- The RAM Advances (Retail, Agriculture and MSME) increased from Rs.1,43,000 crore as on September 30, 2017 to Rs.153,099 crore as on September 30, 2018 and its share in Advances stood at 49.98% in September 2018.
- Priority Sector advances stood at Rs.120,469 crore which constitutes 41.38% of ANBC. Agriculture advances were Rs.51,400 crore forming 17.65% of ANBC.

**ASSET QUALITY:**

- For the first time, the recovery and upgradation during the quarter, totaling Rs. 2698 crore surpassed the fresh slippage of Rs. 2624 crore.
- Bank's Gross NPA ratio improved from 16.58% in March, 2018 and 16.66% in June, 2018 to 16.36% in September, 2018.
- Gross NPAs came down from Rs.62,328 crore in March, 2018 to Rs.61,561 crore in September 2018.
- Net NPA decreased from Rs.28,207 crore in March, 2018 and Rs. 27,932 crore in June, 2018 to Rs.25,994 crore as on September 30, 2018.

- There has been **marked reduction in Net NPA ratio** from 10.29% in December, 2017. The Net NPA ratio declined from 8.26% in March, 2018 and 8.45% in June 30, 2018 to 7.64% in September, 2018.
- The Provision Coverage Ratio improved from 65.23% in September 2017 and 66.67% in June, 2018 to 69.12% in September 2018.

#### **PROFIT – Q2 FY2018-19:**

- The Net Interest Income stood at Rs.2,927 crore in Sept, 2018 against Rs.2,908 crore in Sept, 2017.
- The Non-Interest Income stood at Rs.1,030 crore in Sept, 2018 against Rs.1,706 crore in Sept, 2017 primarily due to persistent hardening of G-Sec Yield. However, there was marked improvement in Recovery in written off account which went up by 231.8% from Rs. 85 crore in September, 2017 to Rs. 282 crore in September, 2018.
- The Operating Expenses stood at Rs.2,310 crore against Rs.2,382 crore in Sept, 2017. Excluding staff expenses, operating expenses declined by 17.3% YoY.
- The Bank's Operating Profit stood at Rs.1,647 crore against Rs.2,233 crore in Sept, 2017. The operating profit was impacted mainly by losses in Treasury operations.
- The Net Profit (PAT) of the Bank stood at Rs.(-) 1,156 crore vis-à-vis Net Profit of Rs.179 crore in Sept, 2017. The net profit was impacted by higher loan loss provisions due to aging of NPAs and MTM provisions. **Also, recovery of around Rs.1800 crore from the sale of assets being processed under NCLT got postponed to Q3.**

#### **PROFIT – H1 FY-2018-19:**

- Net Interest Income stood at Rs.6,281 crore for Half year ended Sept, 2018 with a YoY growth of 15.43%.
- Non-Interest Income stood at Rs.1,861 crore against Rs.3,317 crore during H1 of FY 2017-18. As indicated, the drop in Non-Interest Income was mainly due to losses from treasury operations.
- For H1 FY 2018-19, the Bank's Operating Profit stood at Rs.3,516 crore and Net Profit (PAT) at Rs.(-) 1,061 crore.

#### **CAPITAL ADEQUACY:**

- The CRAR on solo basis (Basel III) stood at 10.93% as September 30, 2018. The Tier-I Capital stood at 7.66% and Tier -II Capital at 3.27%. The CET ratio stood at 7.53%.

## **FINANCIAL RATIOS:**

- NIM improved from 2.15% for Q2 of FY 2017-18 to 2.27% in Q2 of current year. Similarly, NIM for H1 improved from 2.07% in H1 FY 2017-18 to 2.38%, for H1 of current year.
- Yield on Advances stood at 7.85% in Q2, Sept, 2018 and 7.99% for Half Year ended Sept, 2018, which is higher than the corresponding yields of the last year at 7.47% and 7.43%, respectively.

## **DIGITISATION:**

- Debit cards base increased to 560 lakh as on September 30, 2018 from 503 lakh as on September 30, 2017.
- Internet Banking users (Retail) increased to 55 lakh as on September 30, 2018 from 48 lakh as on September 30, 2017.
- Mobile Banking users increased to 4.87 lakh as on September 30, 2018 from 1.71 lakh as on September 30, 2017.

## **AWARDS:**

- **2<sup>nd</sup> Most Trusted Bank** in the PSU Bank category by Economic Times.
- **“Top Volume Performer”** by BSE for Best Performance in Currency Derivatives Segment (Banks) 2017-18.
- **“India’s Top Organisation with Innovative HR Practices”** award in PSUs in the Asia Pacific HRM Congress in Bengaluru.
- **Best Corporate Social Practices** for promoting Employment for Physically Challenged and also for Support and improvement in Quality of Education from ET NOW- WORLD CSR DAY.
- Runner up Trophy (3<sup>rd</sup> Prize) for **Best Bank under – Atal Pension Yojana- Transformative Leaders Campaign.**

**12<sup>th</sup> November, 2018**  
**Mumbai**





*Relationship beyond banking*

# **Performance Analysis**

## **Q2 : FY 2018-19**



# PERFORMANCE AT A GLANCE - Business (Q-o-Q)

(₹.in Crores)

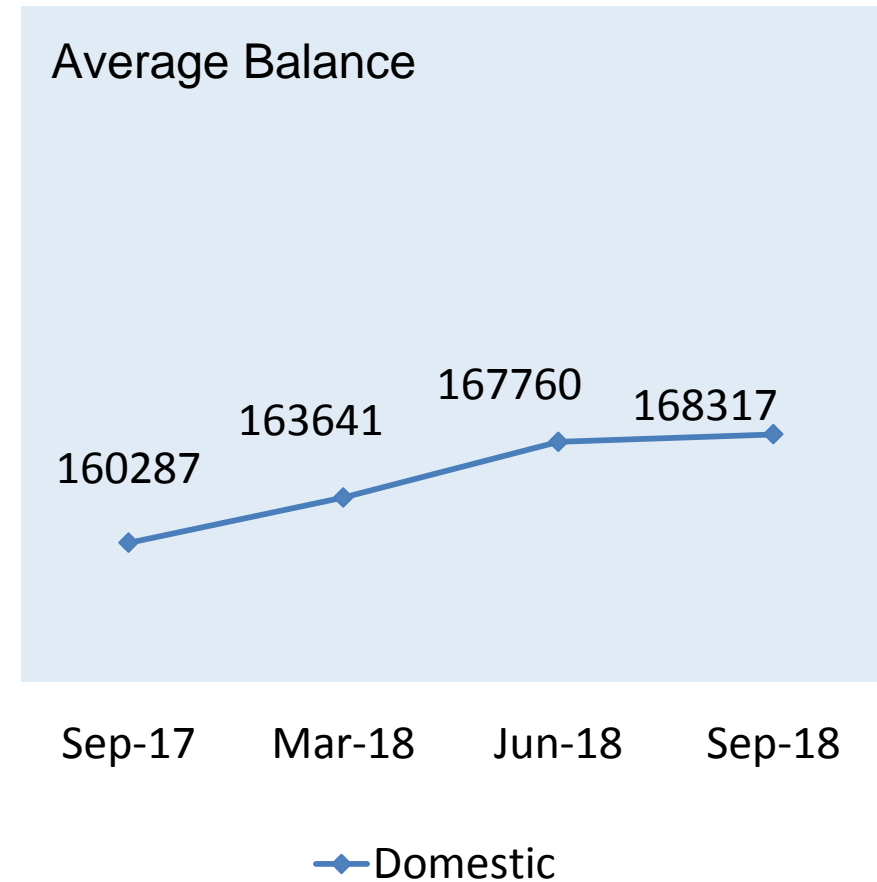
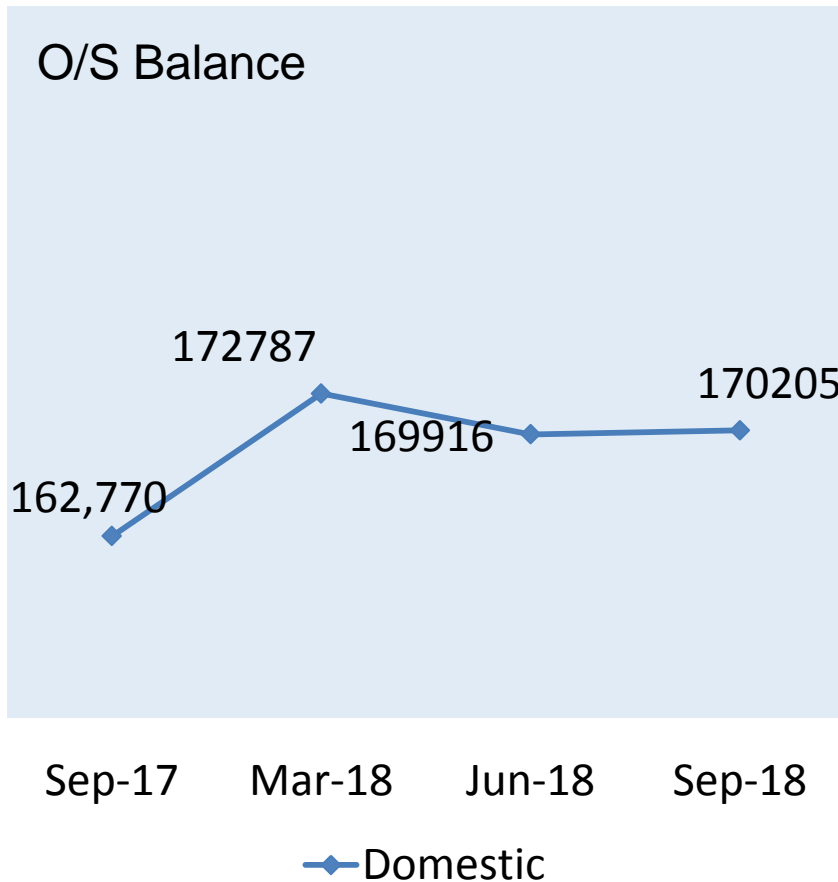
Business Mix (Deposits + Advances)	Sep17	Dec 17	Mar 18	June 18	Sep18	Variation (%) over Sep 17      Jun 18	
<b>Global Business</b>	<b>934,403</b>	<b>905,541</b>	<b>896,850</b>	<b>878,351</b>	<b>888,320</b>	<b>-4.93</b>	<b>1.13</b>
Domestic	700,902	694,636	714,712	702,130	720,241	2.76	2.58
Foreign	233,501	210,905	182,138	176,221	168,079	-28.02	-4.62
<b>Global Deposits</b>	<b>543,716</b>	<b>526,003</b>	<b>520,854</b>	<b>514,604</b>	<b>512,142</b>	<b>-5.81</b>	<b>-0.48</b>
Domestic	422,718	413,966	421,211	410,442	413,921	-2.08	0.85
Foreign	120,998	112,037	99,643	104,162	98,221	-18.82	-5.70
<b>Global Advances (Gross )</b>	<b>390,687</b>	<b>379,538</b>	<b>375,995</b>	<b>363,747</b>	<b>376,178</b>	<b>-3.71</b>	<b>3.42</b>
Domestic	278,185	280,670	293,500	291,688	306,320	10.11	5.02
Foreign	112,502	98,868	82,495	72,059	69,858	-37.91	-3.05

# Cont...PERFORMANCE AT A GLANCE

Q2 FY19	
Parameter	Y-o-Y Growth / Rs. in crore
CASA Deposits	4.57 % (Rs 170,206 crore)
Priority Sector Advances	5.14 % (Rs 120,469 crore)
MSME Advances	1.03% (Rs 53,150 crore)
Retail Advances	18.16% (Rs 50,654 crore)
Provision Coverage Ratio	69.12 % (65.23 % in Sep-17)

# CASA Growth - Domestic

(₹. in Crores)



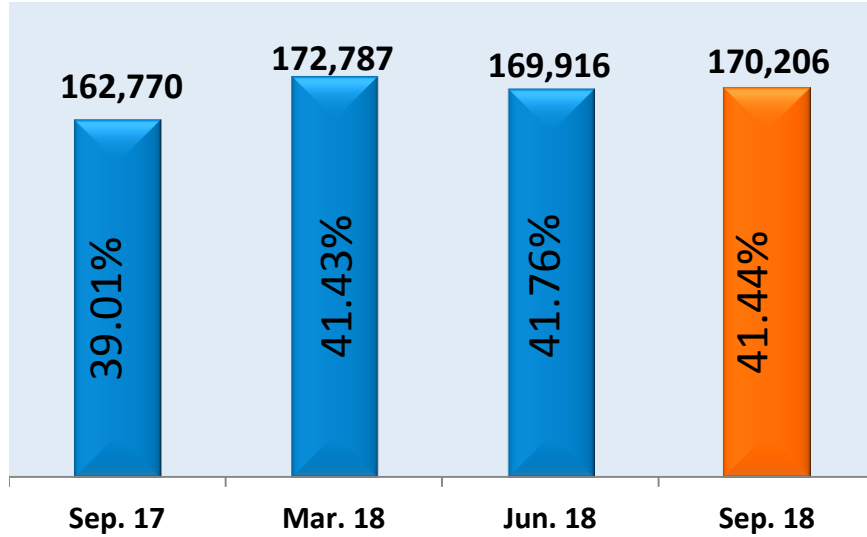
Average business growth is based on daily average for the respective quarter



# CASA Profile - Domestic

## CASA - Domestic

(₹. in Crores)



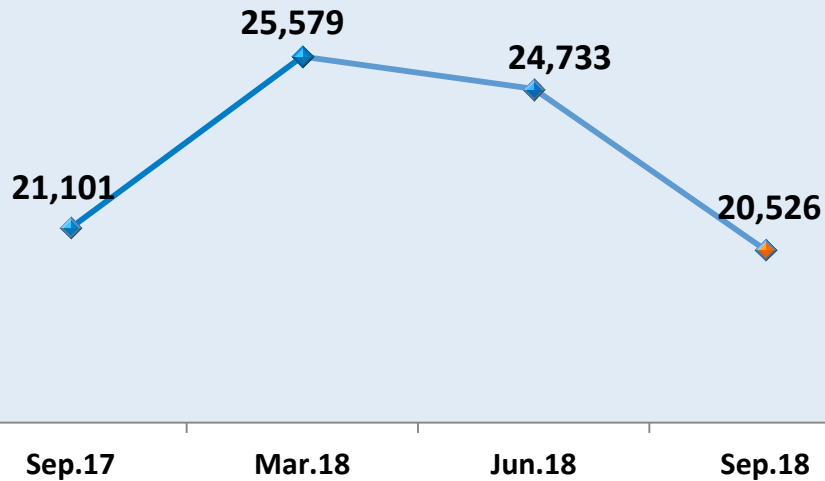
**CASA Ratio: 41.44 %**

**CASA**  
Y-o-Y Growth: 4.57 %

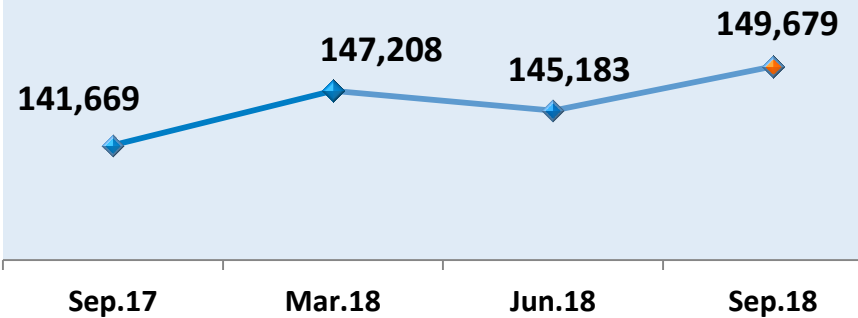
**Current Deposit**  
Y-o-Y Growth: - 2.72 %

**Savings Deposit**  
Y-o-Y Growth: 5.65 %

### Current Deposits

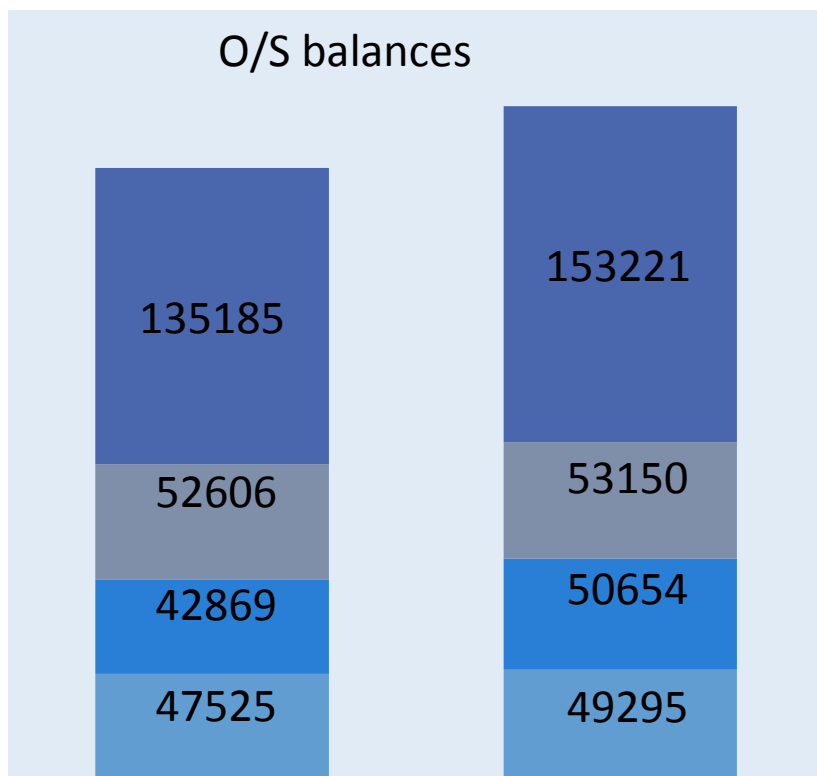


### Saving Deposits



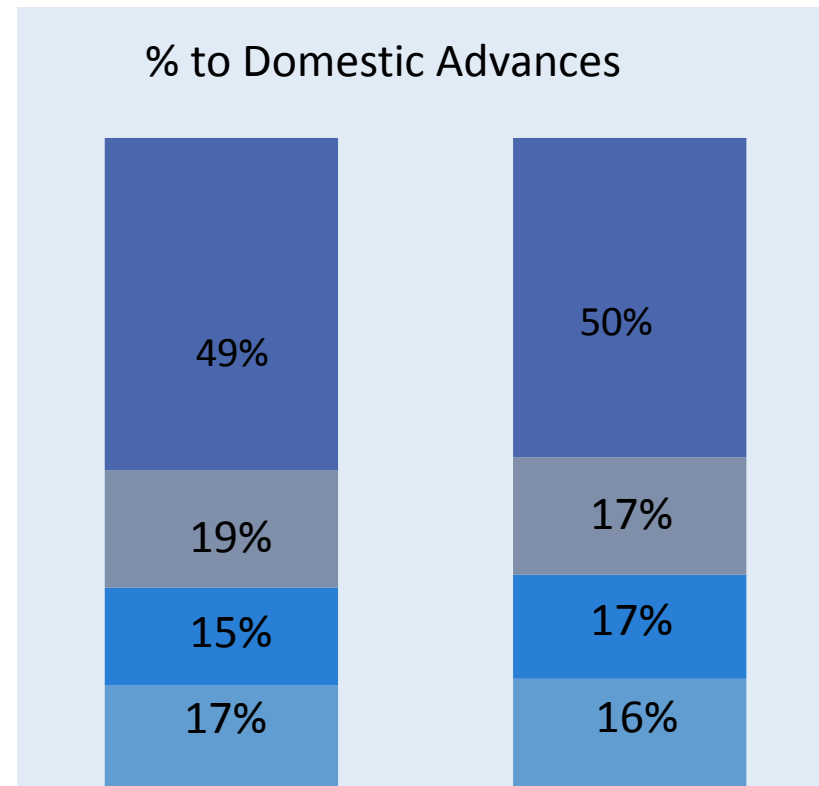
# Sustained Improvement in "RAM" as Percentage of Total Domestic Credit

(₹. in Crores)



SEP-17  
 Agriculture  
 SME

SEP-18  
 Retail  
 Corporate



Sep-17  
 Agriculture  
 SME

Sep-18  
 Retail  
 Corporate

# Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to Domestic Credit	
							Sep 17	Sep 18
Agriculture*	47,525	47,519	48,822	48,458	49,295	3.72	17.08	16.09
MSME	52,606	53,141	54,285	52,241	53,150	1.03	18.91	17.35
Retail	42,869	45,317	47,817	49,088	50,654	18.16	15.41	16.54
<b>RAM</b>	<b>143,000</b>	<b>145,977</b>	<b>150,924</b>	<b>149,787</b>	<b>153,099</b>	<b>7.06</b>	<b>51.40</b>	<b>49.98</b>
Corporate & Others	135,185	134,693	142,576	141,901	153,221	13.34	48.60	50.02
<b>Total</b>	<b>278,185</b>	<b>280,670</b>	<b>293,500</b>	<b>291,688</b>	<b>306,320</b>	<b>10.11</b>	<b>100.00</b>	<b>100.00</b>

\*Excluding RIDF

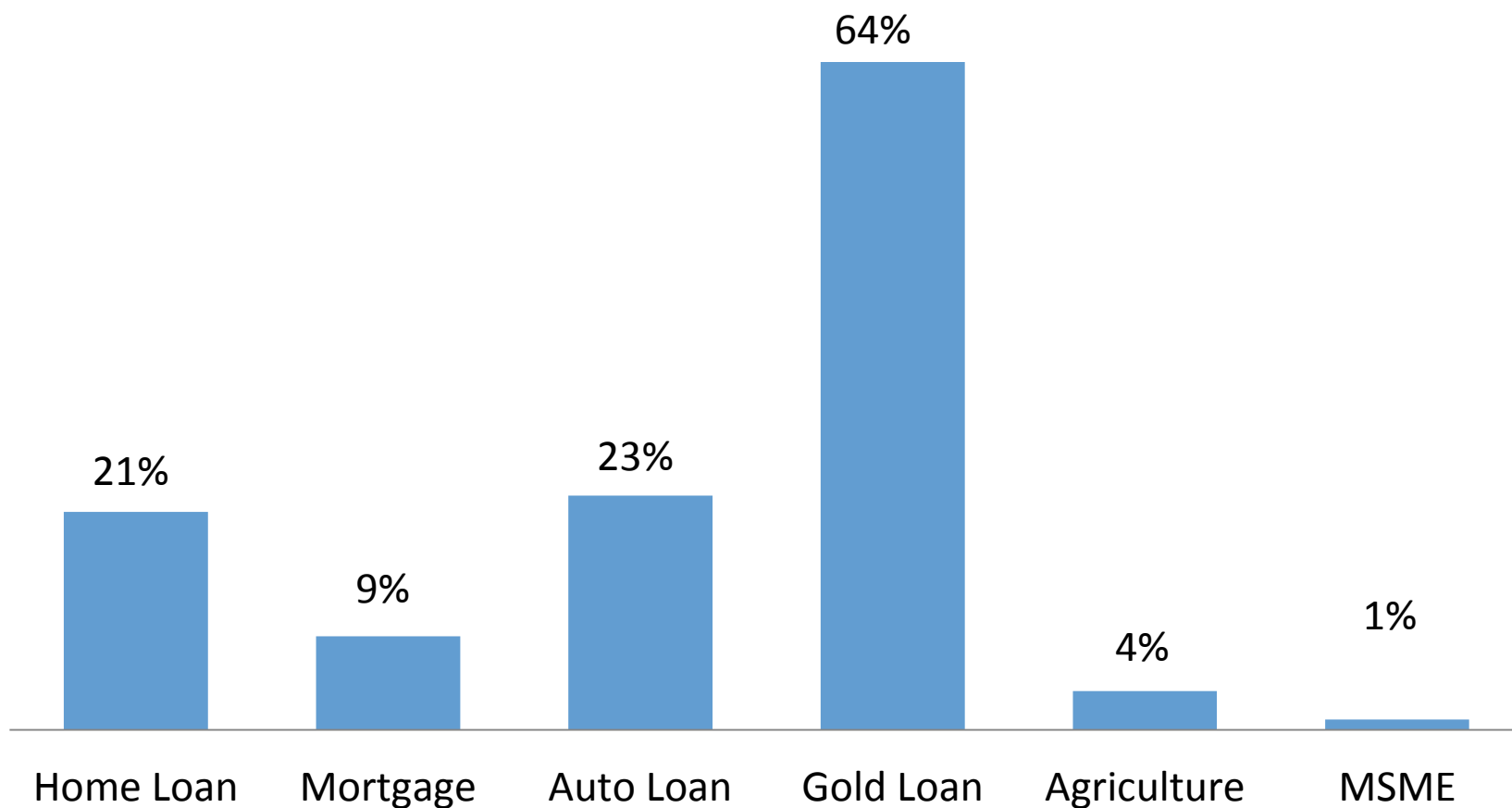
(₹ in Crores)

Particulars	Sep 17	Dec17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	%age to Retail Credit	
							Sep 17	Sep 18
Home	23,878	24,897	26,616	27,709	28,997	21.44	55.70	57.25
Mortgage	6,291	6,840	6,963	6,843	6,858	9.01	14.67	13.54
Auto	3,875	4,203	4,476	4,624	4,750	22.58	9.04	9.38
Education	3,187	3,398	3,341	3,343	3,371	5.77	7.43	6.65
Personal	1,385	1,480	1,589	1,620	1,640	18.41	3.23	3.24
Others	4,253	4,499	4,832	4,949	5,038*	18.46	9.92	9.95
<b>Total</b>	<b>42,869</b>	<b>45,317</b>	<b>47,817</b>	<b>49,088</b>	<b>50,654</b>	<b>18.16</b>	<b>100.00</b>	<b>100.00</b>

\*As on 30.09.2018, breakup of other retail loan are TDR (Rs.929 crore), Staff loan (Rs 3,489 crore), Micro credit (Rs.78 crore) and other retail (Rs.542 crore).

# Our Differentiated Focus Yielding Results

Credit Growth In Select Products as on 30.09.2018 (Y-o-Y)



# Domestic Credit – Industry-wise

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	46,040	45,135	47,232	50,119	51,266	11.35	16.74
Basic Metal & Metal products	14,259	16,168	15,820	13,816	14,838	4.06	4.84
Textiles	9,850	9,588	9,749	9,609	9,225	-6.35	3.01
Gems & Jewellery	5,973	5,611	5,610	5,714	5,576	-6.65	1.82
Chemicals & Chemical products	5,509	5,632	5,789	6,428	7,112	29.10	2.32
Vehicles, vehicle parts & Transport equipment	3,020	3,038	3,785	3,110	3,172	5.03	1.04
Rubber, Plastic & their products	2,256	2,118	2,348	2,062	2,138	-5.23	0.70
Construction	1,155	1,327	2,237	2,199	3,687	219.22	1.20
Other Industries	24,674	26,908	30,787	28,100	19,500	-20.97	6.37
<b>Total</b>	<b>112,736</b>	<b>115,525</b>	<b>123,357</b>	<b>121,157</b>	<b>126,004</b>	<b>11.77</b>	<b>41.13</b>



# Priority Sector Advances

Industry	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to ANBC
Agriculture*	53,387	51,266	51,938	50,801	51400	-3.72*	17.65
<b>Out of which , S&amp;MF</b>	24,034	23,904	23,858	23,868	24729	2.89*	8.49
MSME	44,088	44,942	51,678	49,244	50195	13.85	
<b>Out of which , Micro</b>	20,905	21,834	24,051	23,115	23709	13.41	8.14
Housing Loan	12,660	12,999	13,690	14,112	14584	15.19	
Educational Loan	3,368	3,280	3,226	3,185	3224	-4.27	
Others	1,074	1,124	1,159	1,127	1066	-0.74	
<b>Total Priority Sector Advances \$</b>	<b>114,577</b>	<b>113,611</b>	<b>121,691</b>	<b>118,469</b>	<b>120,469</b>	<b>5.14*</b>	<b>41.38</b>

- ❖ \*Growth excluding RIDF/IBPC in Total Priority Sector is 11.27%, Agriculture 3.73% and SF & MF 8.00%.
- ❖ Outstanding under RIDF is Rs.6320 crore  
(out of which, NABARD -Rs.4505cr, SIDBI -Rs. 765cr and NHB -Rs. 1050 cr)
- ❖ ANBC Rs. 291152 Crore as of 30.09.2018.

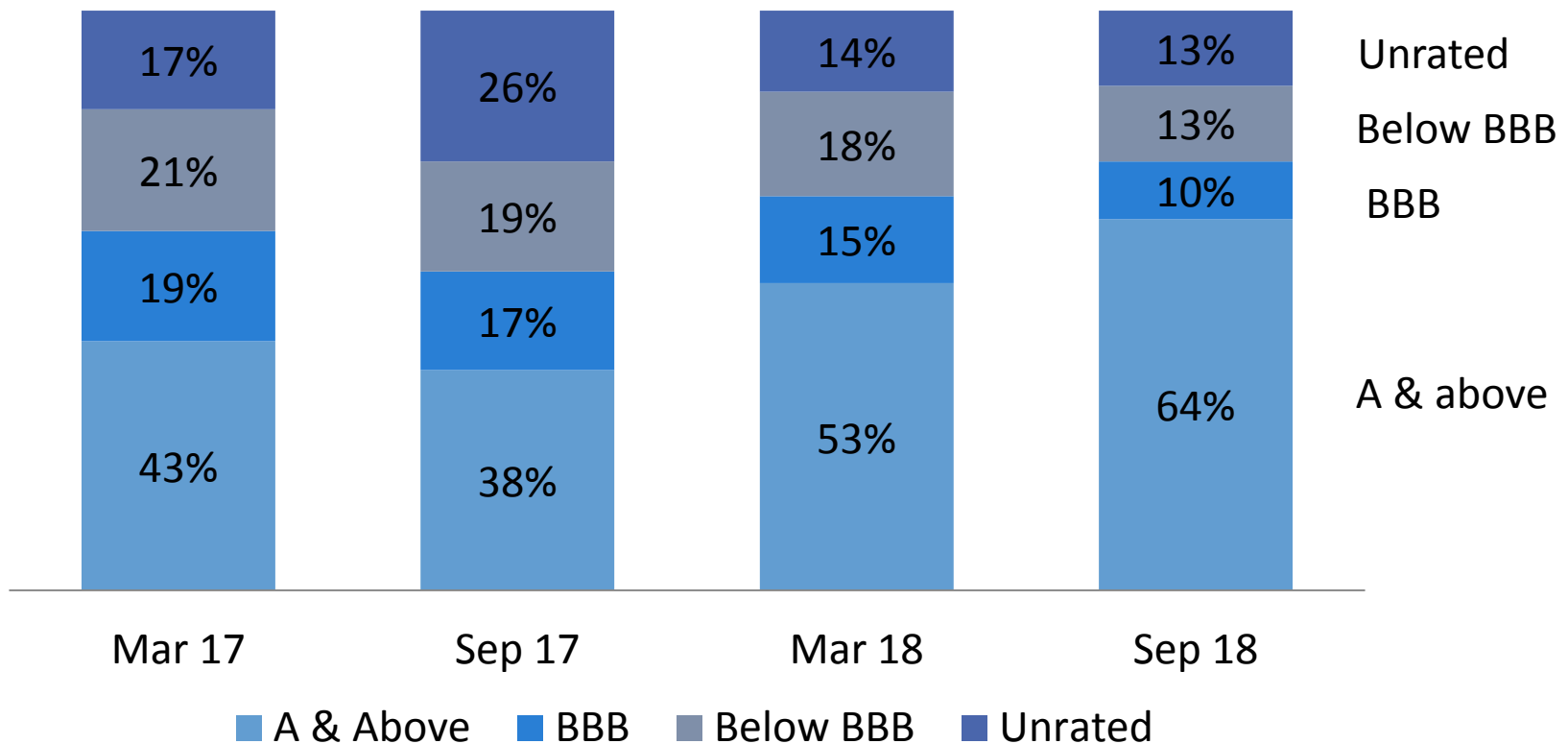
# Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Sep. 17	Dec. 17	Mar 18	June 18	Sep. 18	Y-O-Y (%)
<b>Power</b>	<b>30,395</b>	<b>28,800</b>	<b>30,826</b>	<b>33,985</b>	<b>33,804</b>	<b>11.22</b>
<i>a) SEBs*</i>	11,693	11,415	11,752	14,228	13,074	11.81
<i>b) Others</i>	18,702	17,385	19,074	19,757	20,730	10.84
<b>Roads and Ports</b>	<b>10,369</b>	<b>11,035</b>	<b>11,114</b>	<b>11,270</b>	<b>11,278</b>	<b>8.77</b>
<b>Telecom</b>	<b>653</b>	<b>653</b>	<b>649</b>	<b>640</b>	<b>462</b>	<b>-29.25</b>
<b>Other Infrastructure</b>	<b>5,817</b>	<b>5,841</b>	<b>5,692</b>	<b>5,272</b>	<b>5,722</b>	<b>-1.63</b>
<b>Total</b>	<b>47,234</b>	<b>46,329</b>	<b>48,281</b>	<b>51,167</b>	<b>51,266</b>	<b>8.54</b>

\*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs. 1049 Crore as on 30.09.2018.

# Improving Rating Profile



External Rating Distribution of Domestic Advances above 5 crore

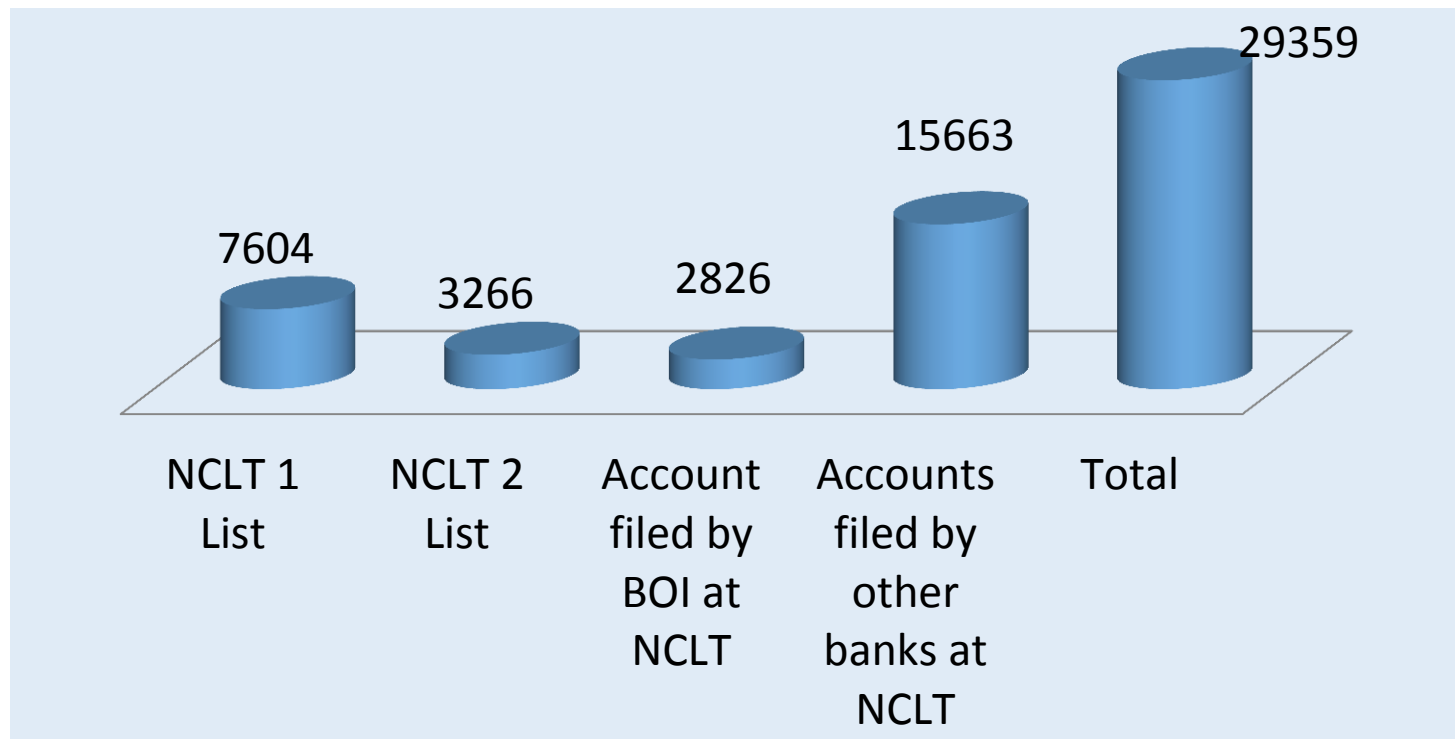


# Sector wise breakup of Standard Restructured Advances

## - 30.09.2018

Sector	Sept-17		Sept-18	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	33	5153	18	1,987
INFRA-POWER	21	4373	11	1,577
INFRA-TELECOM	2	191	-	-
INFRA-ROADS & PORTS	6	417	5	326
INFRA-OTHERS	4	172	2	84
AVIATION	1	2121	1	3,708
TEXTILES	14	405	6	27
ENGG	8	112	4	41
SUGAR	8	378	6	185
PHARMA	5	128	3	55
STEEL	6	214	5	144
CEMENT	5	219	4	192
SERVICES	10	122	6	75
HOTELS	15	108	10	109
OTHER METAL	4	142	2	6
AGRICULTURE	17	53	9	26
AUTOMOBILES	4	28	3	23
SERVICE-TRANSPORT RELATED	4	76	4	72
OTHERS	58,359	2,245	50,946	1,932
Standard Restructured Advances (Domestic)	<b>58,493</b>	<b>11504</b>	<b>51,027</b>	<b>8,582</b>
Standard Restructured Advances (Overseas)	<b>4</b>	<b>315</b>	<b>3</b>	<b>399</b>
<b>Standard Restructured Advances (Total)</b>	<b>58497</b>	<b>11819</b>	<b>51030</b>	<b>8981</b>

# NCLT ACCOUNTS As on 30.09.2018



■ Exposure in INR crore

- Recovery in NCLT -1 list account is 1704 Crore.
- Resolution of NCLT accounts to lead to lower GNPA's.

# Asset Quality – Sequential

(₹. in Crores)

Item	Sep 17	Dec 17	Mar 18	June 18	Sep 18
Gross NPA	49,307	64,249	62,328	60,604	61,561
Net NPA	23,566	36,117	28,207	27,932	25,994
Gross NPA %	12.62	16.93	16.58	16.66	16.36
Net NPA %	6.47	10.29	8.26	8.45	7.64
<b>Provision Coverage Ratio %</b>	<b>65.23</b>	<b>56.96</b>	<b>65.85</b>	<b>66.67</b>	<b>69.12</b>



# Movement of NPA –(Q-o-Q)

(₹. in Crores)

Item	Sep 2017 Q2	Dec 2017 Q3	Mar 2018 Q4	June 2018 Q1	Sep 2018 Q2
<b>Opening Balance</b>	<b>51,019</b>	<b>49,307</b>	<b>64,249</b>	<b>62328</b>	<b>60604</b>
<b>Less :</b>					
Recovery	528	1,178	11,417	2,699	963
Upgradation	538	165	1,539	1,774	1,735
Write Off	2,787	2,044	1,938	3,922	161
<b>Total reduction</b>	<b>3,853</b>	<b>3,387</b>	<b>14,894</b>	<b>8,395</b>	<b>2,859</b>
<b>Addition</b>	<b>2,141</b>	<b>18,329</b>	<b>12,973</b>	<b>6,671</b>	<b>3,816</b>
Out of which					
1) Fresh Slippages	1846	17789	12171	5612	2,624
2) Debit in existing A/cs	210	225	241	621	452
3) Exchange fluctuation in overseas book	85	315	561	438	740
<b>Closing Balance</b>	<b>49,307</b>	<b>64,249</b>	<b>62,328</b>	<b>60,604</b>	<b>61,561</b>

# Break up of Gross NPA

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18	%age to Domestic Credit	
						Sep 17	Sep 18
<b>Large Corporate</b>	17,608	20,615	26,112	23,275	32,005	6.33	10.45
<b>Mid Corporate</b>	7,606	8,114	9,848	9,067	*---	2.73	0.00
<b>SME</b>	8,391	8,463	8,422	8,859	9,127	3.02	2.98
<b>AGRICULTURE</b>	4,873	5,094	5,476	6,557	7,392	1.75	2.41
<b>RETAIL</b>	1,193	1,188	1,228	2,018	1,814	0.43	0.59
<b>TOTAL (Domestic)</b>	<b>39,671</b>	<b>43,474</b>	<b>51,086</b>	<b>49,776</b>	<b>50,338</b>	<b>14.26</b>	<b>16.43</b>
<b>Total (Overseas)</b>	<b>9,636</b>	<b>20,775</b>	<b>11,242</b>	<b>10,828</b>	<b>11,223</b>	<b>8.57</b>	<b>16.07</b>
<b>Total (Global)</b>	<b>49,307</b>	<b>64,249</b>	<b>62,328</b>	<b>60,604</b>	<b>61,561</b>	<b>12.62</b>	<b>16.36</b>

\*As on date all the 31 Mid corporate branches have been merged/ converted with Large corporate /General Branches.

# Investments (Domestic)

(₹. in Crores)

Particulars	Sep 17				Sep 18			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>33,671</b>	<b>75,785</b>	<b>687</b>	<b>110,143</b>	<b>24,463</b>	<b>81,870</b>	<b>-1.38</b>	<b>106,332</b>
Of Which:								
Government Securities	33,671	75,785	687	110,143	24,463	81,870	-1.38	106,332
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	3.65	5.04	5.47	4.62	2.63	5.53	4.59	4.86
<b>2. Non SLR Investments</b>	<b>13,054</b>	<b>1,941</b>	<b>0</b>	<b>14,995</b>	<b>15,992</b>	<b>8,961</b>	<b>1.53</b>	<b>24,954</b>
M Duration	4.01	3.40	0	3.99	3.18	2.70	0	3.17
<b>Total</b>	<b>46,725</b>	<b>77,726</b>	<b>687</b>	<b>125,138</b>	<b>40,455</b>	<b>90,831</b>	<b>0.15</b>	<b>131,286</b>

# Net Interest Income – (Quarter ended )

Particulars	Quarter ended				Sep 18	Variation (%) over	
	Sep 17	Dec 17	Mar 18	June 18		Sep 17	June 18
<b>Interest Income</b>	<b>9,894</b>	<b>9,335</b>	<b>9,347</b>	<b>10,013*</b>	<b>9,770</b>	<b>-1.25</b>	<b>-2.43</b>
a. From Advances	6,696	6,331	5,920	6,714	6,495	-3.00	-3.26
b. From Investments	2,240	2,290	2,416	2,446	2,435	8.71	-0.45
c. From Money Market Operations & Others	958	714	1,011	853	840	-12.32	-1.52
<b>Interest Expended</b>	<b>6,986</b>	<b>6,834</b>	<b>6,783</b>	<b>6,659</b>	<b>6,843</b>	<b>-2.05</b>	<b>2.76</b>
a. On Deposits	6,227	5,918	5,928	5,777	5,699	-8.48	-1.35
b. On Borrowings	498	663	603	601	863	73.29	43.59
c. Subordinated Bonds & Others	261	253	252	281	281	7.66	0.00
<b>Net Interest Income</b>	<b>2,908</b>	<b>2,501</b>	<b>2,564</b>	<b>3,354</b>	<b>2,927</b>	<b>0.65</b>	<b>-12.73</b>

- Including interest income of Rs. 377 Crores recognized on recovery from one NCLT account.

# Non-Interest Income – (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended				Sep 18	Variation (%) over	
	Sep 17	Dec 17	Mar 18	June 18		Sep 17	June 18
Commission, Exchange & Brokerage	306	334	377	265	278	-9.15	4.91
Profit from Sale of Investments	743	81	-34	-465	-198	-126.65	-57.42
Profit from Exchange Transactions	312	275	456	365	373	19.55	2.19
Recovery In W/o accounts	85	84	170	208	282	231.76	35.58
Other Non Interest Income	261	267	406	457	295	13.03	-35.45
<b>Total Non-Interest Income</b>	<b>1,707</b>	<b>1,041</b>	<b>1,375</b>	<b>830</b>	<b>1,030</b>	<b>-39.66</b>	<b>24.10</b>

# Profitability - (Quarter ended )

Particulars	Quarter ended					Variation (%) over	
	Sep. 17	Dec 17	Mar 18	June 18	Sep. 18	Sep 17	June 18
<b>1. Total Income</b>	<b>11,601</b>	<b>10376</b>	<b>10,722</b>	<b>10,843</b>	<b>10800</b>	<b>-6.90</b>	<b>-0.40</b>
a. Interest Income	9,894	9335	9,347	10,013	9770	-1.25	-2.43
b. Non Interest Income	1,707	1041	1,375	830	1030	-39.66	24.10
<b>2. Total Expenditure</b>	<b>9,368</b>	<b>9022</b>	<b>9,550</b>	<b>8,974</b>	<b>9153</b>	<b>-2.30</b>	<b>1.99</b>
a. Interest expended	6,986	6834	6,783	6,659	6843	-2.05	2.76
b. Operating Expenses	2,382	2188	2,767	2,315	2310	-3.02	-0.22
<b>3. Net Interest Income (NII)</b>	<b>2,908</b>	<b>2501</b>	<b>2,564</b>	<b>3,354</b>	<b>2927</b>	<b>0.65</b>	<b>-12.73</b>
<b>4. Operating Profit</b>	<b>2,233</b>	<b>1354</b>	<b>1,172</b>	<b>1,869</b>	<b>1647</b>	<b>-26.24</b>	<b>-11.88</b>
<b>5. Net Profit / Loss</b>	<b>179</b>	<b>-2341</b>	<b>-3969</b>	<b>95</b>	<b>-1156</b>		



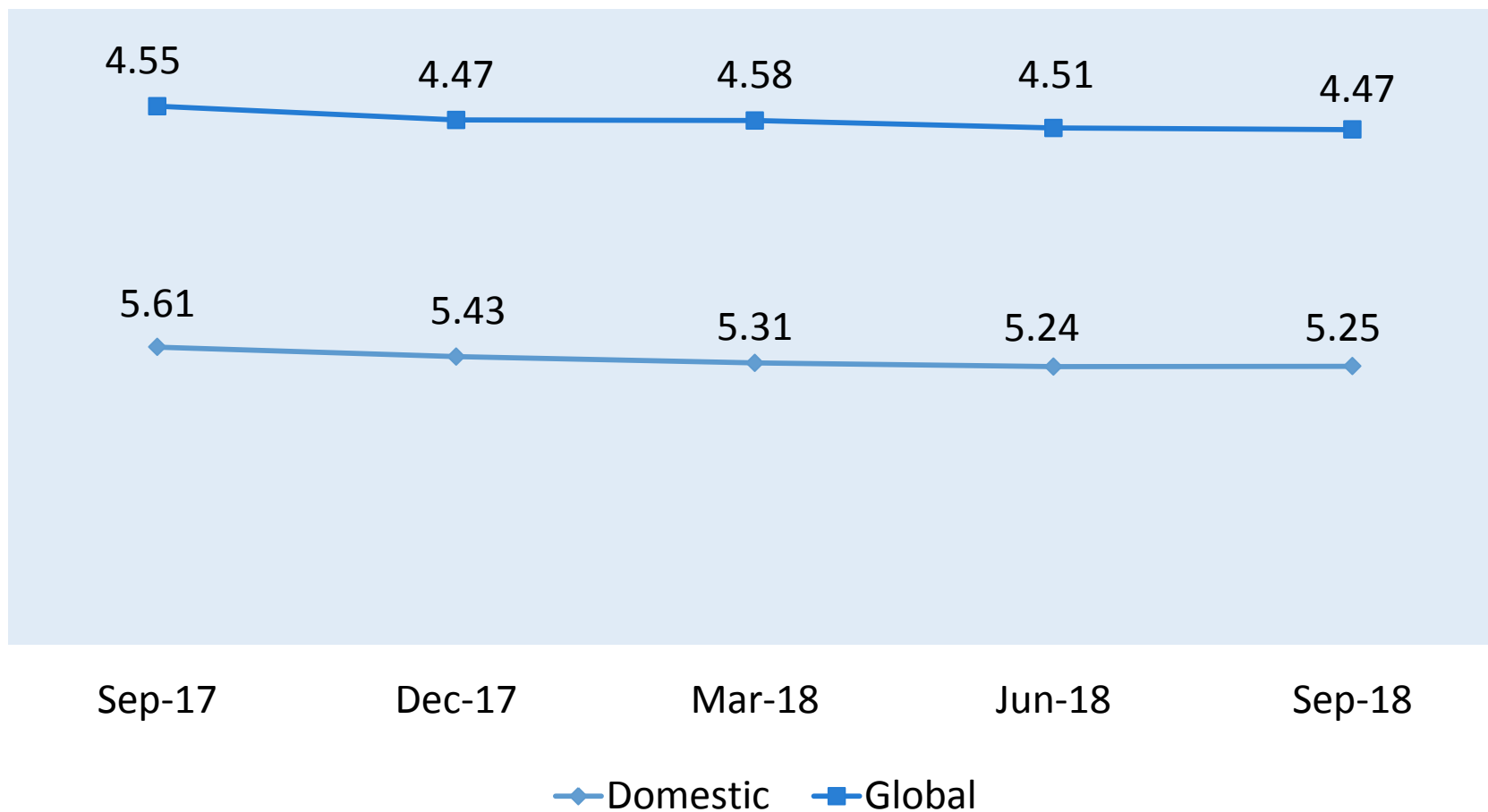
# Provisions - (Quarter ended )

Particulars	Quarter ended				Sep. 18
	Sep. 17	Dec 17	Mar 18	June 18	
<b>Operating Profit</b>	<b>2,233</b>	<b>1,354</b>	<b>1,172</b>	<b>1,869</b>	<b>1647</b>
<b>Provisions for</b>					
B&D	1,867	4,373	6,699	2,260	2828
Standard Assets	55	-327	-470	-37	40
NPV / Others	-50	-53	93	-44	-72
Depreciation on Investment	81	906	351	385	547
<b>Total Provisions before Tax</b>	<b>1,953</b>	<b>4,899</b>	<b>6,673</b>	<b>2,564</b>	<b>3343</b>
Taxation	101	-1,204	-1,532	-790	-540
<b>Net Profit /Loss</b>	<b>179</b>	<b>-2,341</b>	<b>-3,969</b>	<b>95</b>	<b>-1156</b>

# Key Financial Ratios - (Q-o-Q)

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18
	Global	Global	Global	Global	Global
Cost of Deposits	4.55	4.47	4.58	4.51	4.47
Yield on Advances	7.47	7.01	6.74	8.13	7.85
Yield on Investments	7.27	7.20	7.21	7.22	7.40
NIM	2.15	1.88	1.65 (1.92 FY2018)	2.49	2.27
Cost to Income Ratio	51.61	61.77	70.24 (56.04 FY2018)	55.33	58.38
Provision Coverage Ratio	65.23	56.96	65.85	66.67	69.12
Credit Cost (Prov for B & D / Average Net Advances )	2.05	4.89	7.74 (4.27 FY 2018)	2.70	3.39

# Cost of Deposits

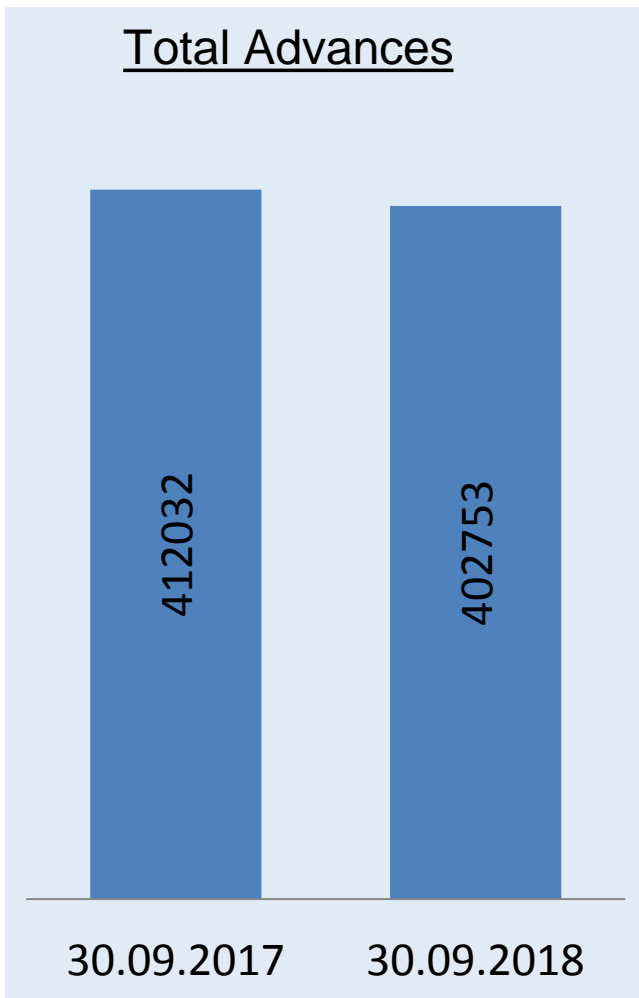


# Capital Adequacy – Basel-III

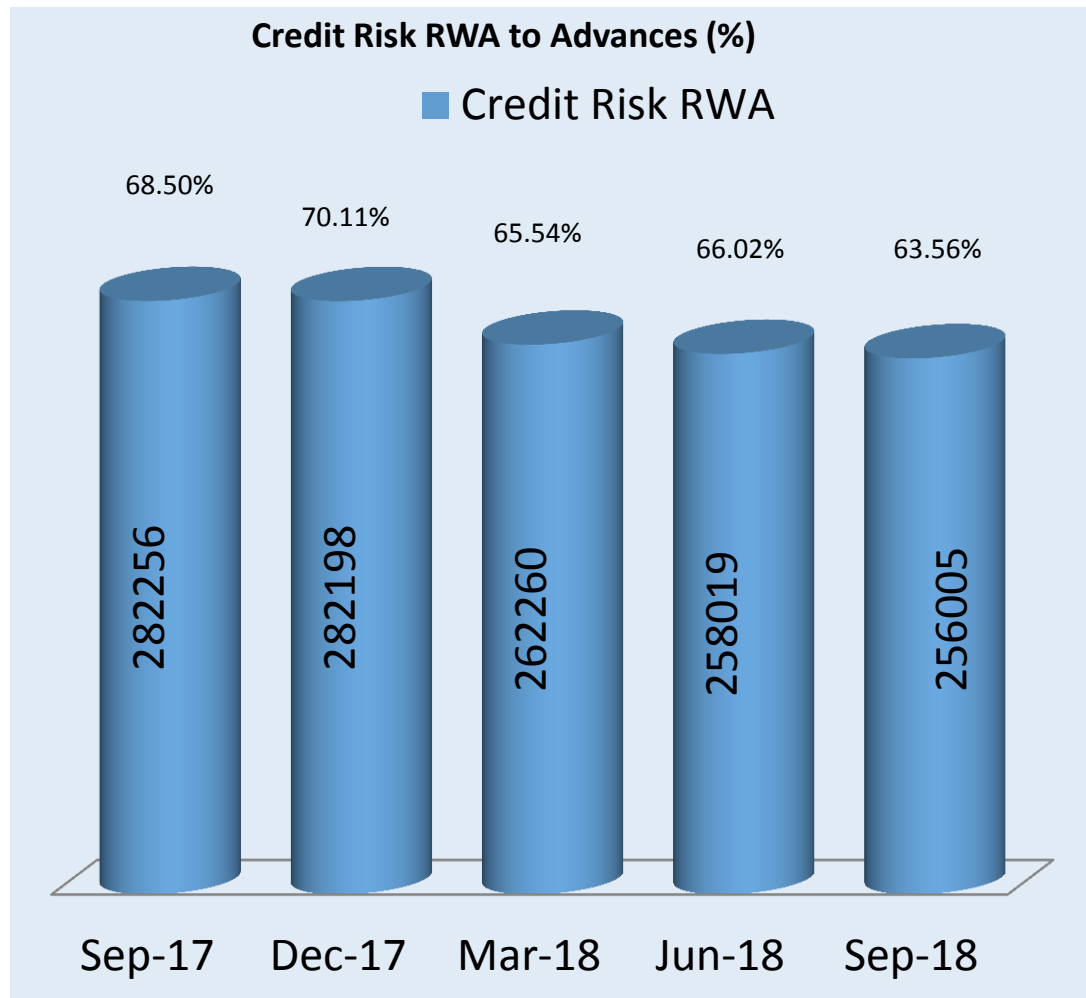
Particulars	Sep 17	Mar 18	Benchmark of CRAR (%) for Sep 18	Sep 18
<b>Capital Adequacy - Basel III</b>				
CET1 Capital	24,307	24,993		23,117
Tier I Capital	29,882	30,898		23,522
Tier II Capital	11,338	10,199		10,034
<b>Total Capital(CRAR)</b>	<b>41,220</b>	<b>41,097</b>		<b>33,556</b>
Total Assets	628,185	609,575		606,006
Risk Weighted Assets	336,926	317,546		306,904
CRAR – CET1 (%) including CCB	7.21	7.87	7.375	7.53
CRAR – Tier I (%)	8.86	9.73	7.00	7.66
CRAR - Tier II (%)	3.37	3.21	2.00	3.27
<b>Capital Adequacy Basel III (%) (including CCB)</b>	<b>12.23</b>	<b>12.94</b>	<b>10.875</b>	<b>10.93</b>

# Capital Optimization

## Total Advances



## Credit Risk RWA to Advances (%)

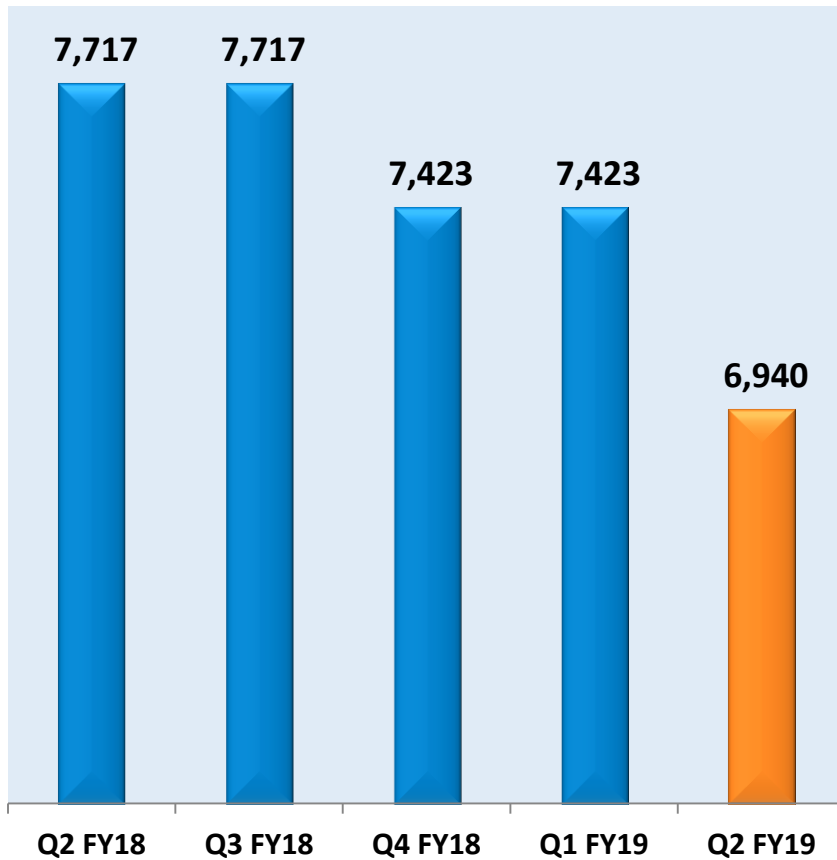


Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18
Rural	2012	2013	2011	2011	2011
Semi-urban	1379	1380	1371	1371	1371
Urban	861	860	860	860	849
Metro	874	874	885	885	871
<b>Domestic Branches</b>	<b>5126</b>	<b>5127</b>	<b>5127</b>	<b>5127</b>	<b>5102</b>
<b>Overseas Branches</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>26</b>
<b>Total</b>	<b>5155</b>	<b>5156</b>	<b>5156</b>	<b>5156</b>	<b>5128</b>

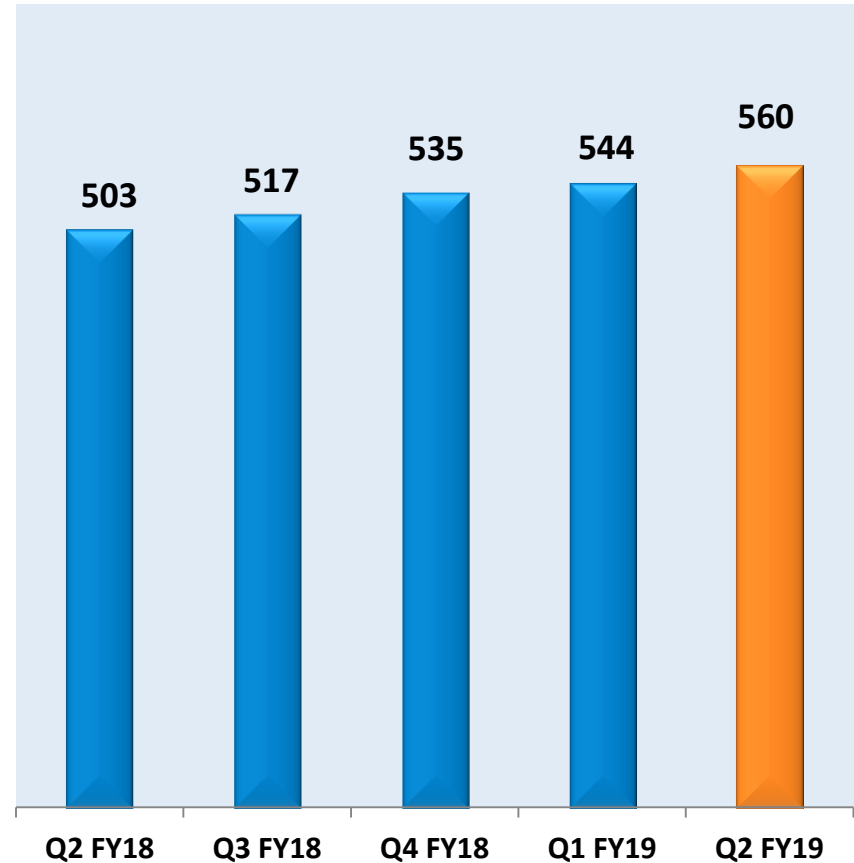
## Branches Rationalization during FY 2018-19

- As on date all the 31 Mid corporate branches have been merged/ converted with Large corporate /General Branches.
- 3 Overseas Branches and 2 representative offices have been rationalized.
- 483 ATMs closed.

### ATM Roll-Out

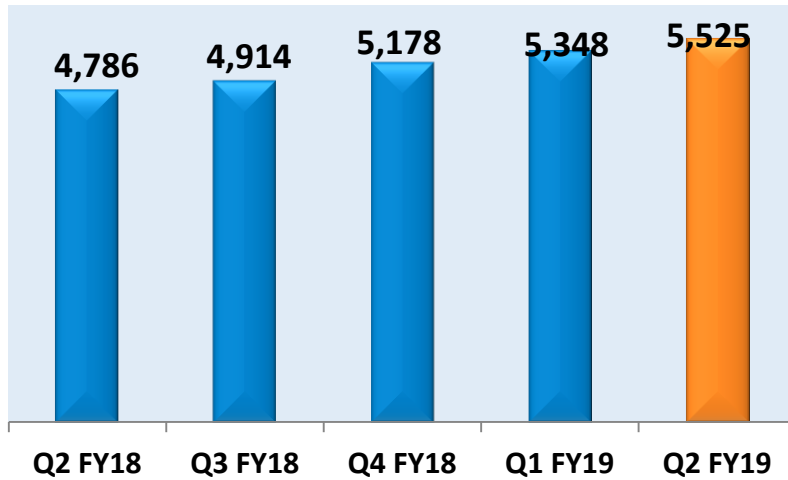


### Debit Card (Rs in Lakh)

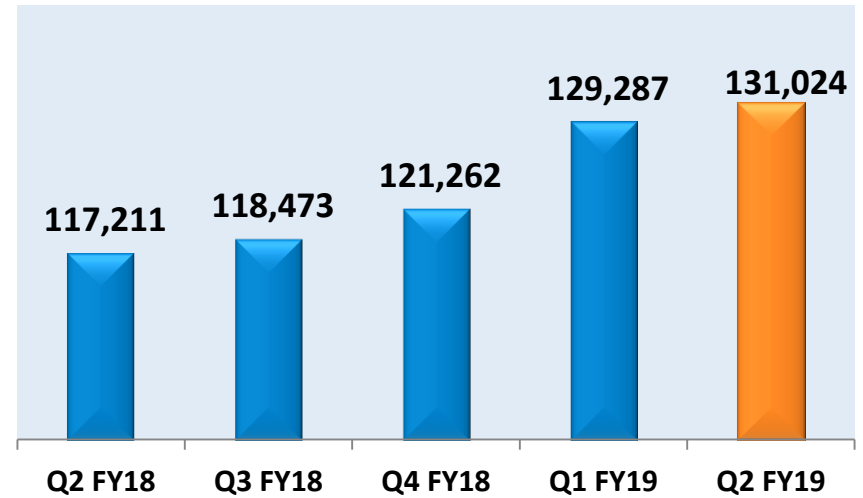


# Delivery Channels (cont'd)

### Internet Banking Users - Retail ('000)



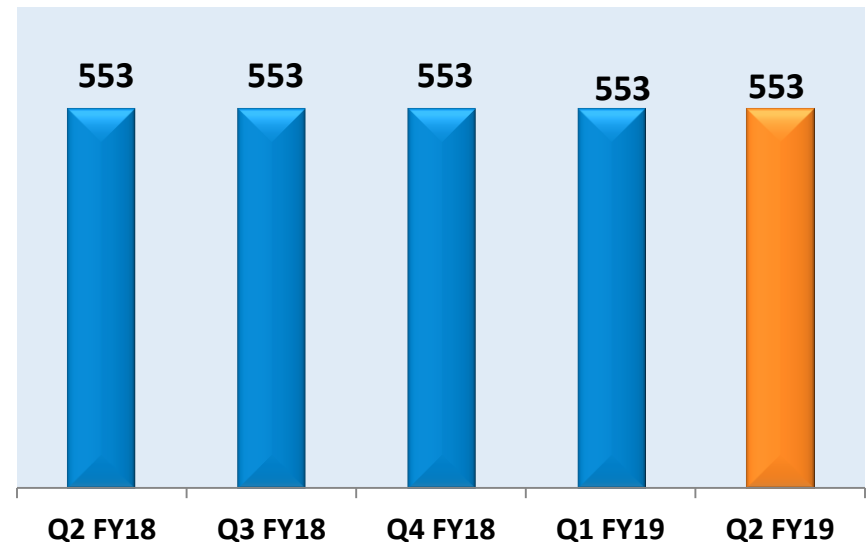
### Internet Banking Users - Corporate



### Mobile Banking Users



### e-Galleries

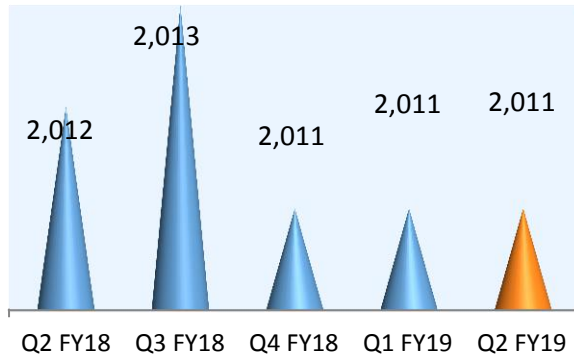




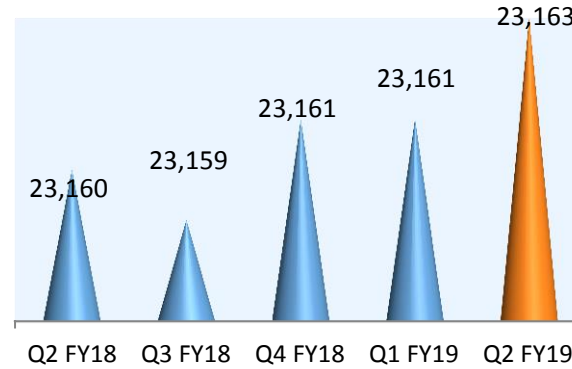
# Performance Under Financial Inclusion

Particulars	As on 30.09.2017		As on 31.03.2018		As on 30.06.2018		As on 30.09.2018	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	183.49	3685.45	192.95	4,492.82	197.60	4540.85	204.64	4,850.89
Zero Balance Accts (Lacs)	36.68	-	35.05	-	35.33	-	36.68	-
PMSBY (Lacs)	36.22	-	36.12	-	36.29	-	37.40	-
PMJJBY (Lacs)	13.96	-	13.60	-	13.69	-	14.11	-
APY (Lacs)	2.85	-	4.23	-	4.40	-	5.43	-
PMMY Shishu (Actual)	409650	1983.45	583,572	2,414.73	605,797	2,467.56	620,960	2,577.47
PMMY Kishor	239920	4018.80	311,020	5,479.91	332,352	5,990.64	367,755	7,198.93
PMMY Tarun	55024	4136.66	68,305	5,150.41	73,385	5,427.78	81,423	6,288.51
PMMY Total	704594	10138.91	962,897	13,045.05	1,011,534	13,886.07	1,070,138	16,064.91

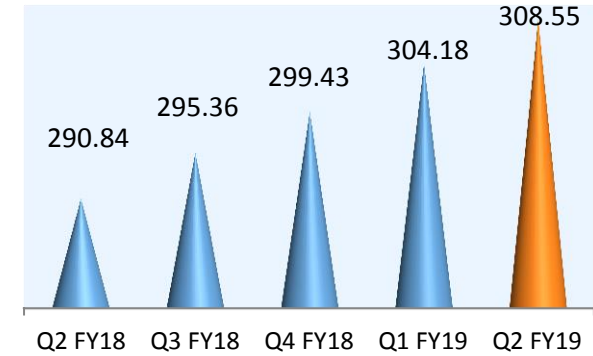
## Rural Branches



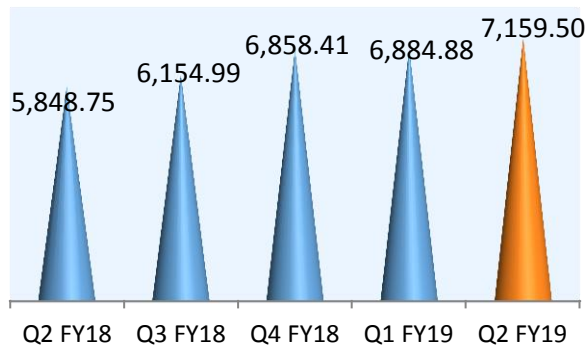
## Unbanked Villages Covered



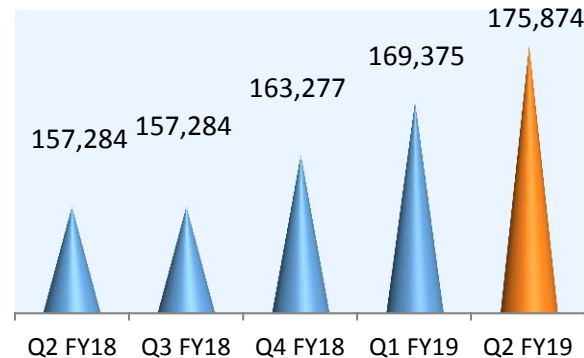
## Total BSBD ( NO Frill) Account (No in Lacs)



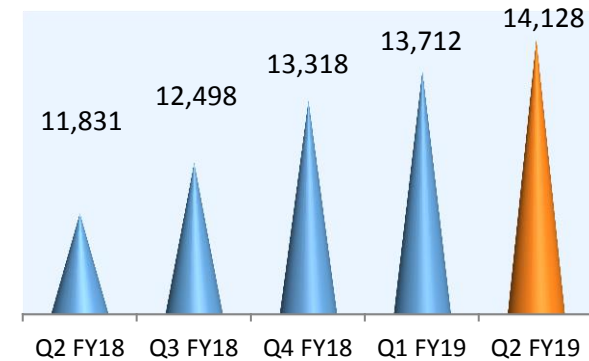
## Total Deposit mobilised in BSBD ( NO-Frill) Account (Amt. in Crores)



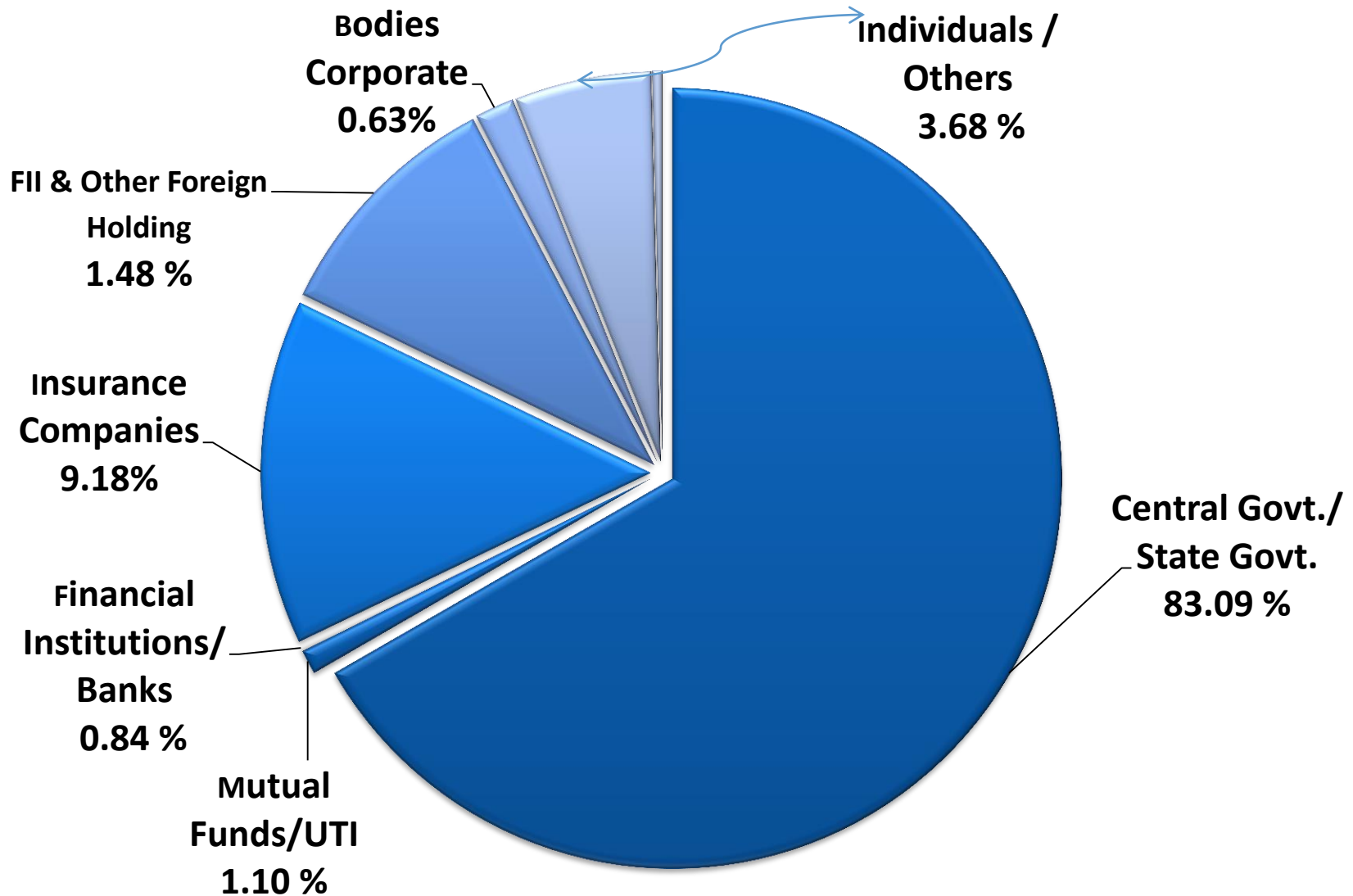
## RSETIs - No of Candidates Trained



## FLCs-No of Outdoor activities undertaken






# Shareholding Pattern- 30.09.2018



- On boarded the Contactless Platform ([psbloansin59minutes.com](http://psbloansin59minutes.com))
- Launched GST based Financing to MSME Borrowers.
- On boarded the TReDS platform (RXIL) to facilitate Invoice discounting facility for MSME borrowers.
- Opening of new SMECCs (Processing Cells) and SME focused branches at various locations.
- Increased focus on Area based lending schemes. Approved various new cluster schemes in the recent past.
- Re launching the Channel Finance Scheme with aggressive pricing and relaxed norms through a digital platform for financing to forward and backward linkage of large corporate/industrial houses.
- Digitalizing the process of Credit underwriting to improve the TAT and efficiency.
- Actively participating in the Udyami Mitra Portal - marketplace for new MSME loans.
- To further boost growth under MUDRA launched various MUDRA centric schemes like Star Weaver MUDRA Scheme, Star e Rickshaw Scheme etc.

- Concept of **Area Managers** and **Star Prime** implemented for Business development, Recovery, Digitization at ground level and re-activation of branches and monthly Campaigns called “**Ghar Ghar Dastak / Mahotsav**” being organized.
- On-boarded the **Contactless Platform** for boosting MSME lending.
- To further boost growth under MUDRA, **launched various MUDRA centric schemes** like Star Weaver MUDRA scheme, Star e Rickshaw scheme etc.
- On boarded **TReDS platform** floated by RXIL for bill discounting of MSME customers.
- Special CASA campaigns “**Amantran**” organized with special focus on Government, Business Associates, HNIs & NRIs.
- Focus on Govt. Guaranteed Accounts and scouting **Most Desirable Accounts (MDA)** for enhancing quality advances.
- Strategy for re-balancing of portfolio in favour of **RAM advances** (Retail, Agriculture and MSME) and reducing exposure to Corporate sector.
- A non-discriminatory OTS Scheme called “**Mission Samaadhan**” formulated for quick resolution of NPAs.

- Created **War Rooms & Watch Rooms** in all Zonal Offices for accomplishing the Corporate recovery goals and better Credit Monitoring granularly.
- Rationalisation of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.
- **Star Mahashakti**- Under the ambit of Mahashakti project, large number of new projects have been introduced for internal and customer service purposes.
- **“Swarna Dhara”** – Gold Loans have been intensified.
- Refurbishing select branches as **“Star Digi”** branches with high end digitalized services for tech savvy customers.
- Focus on **Digitisation and Alternate Delivery Channels** such as internet Banking, Debit and Credit Cards, POS machines.
- Selected as an **“Authorized bank for Yen credit transaction by GOI-MOF”** for Yen credit transaction.
- Activation of 1437 Growth Centers through Business Correspondents (BCs) called **“Star Points”** for expanding our outreach.

-  Bank of India ranked as the **2<sup>nd</sup> Most Trusted Bank** in the PSU Bank category by Economic Times.
-  Bank has been conferred “**TOP VOLUME PERFORMER**” by BSE for Best Performance in Currency Derivatives Segment (Banks) 2017-18.
-  Bank of India awarded “**India’s Top Organisation with Innovative HR Practices**” award in PSUs in the Asia Pacific HRM Congress in Bengaluru.
-  Bank of India awarded for **Best Corporate Social Practices**: Promoting Employment for Physically Challenged and also for Support and improvement in Quality of Education from ET NOW- WORLD CSR DAY Award.
-  Runner up Trophy (3<sup>rd</sup> Prize) for **Best Bank under – Atal Pension Yojana- Transformative Leaders Campaign.**

THANK YOU!