

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कर्ला संकुन,
बान्द्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
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INVESTOR RELATIONS CELL
HEAD OFFICE :
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संदर्भ क्र. Ref. No.:HO:IRC:RB:2018-19:356

दिनांक Date: 12.11.2018

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.
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प्रिय महोदय/महोदया Dear Sir / Madam,

Re: **Unaudited (Reviewed) Financial Results for
Quarter / Half Year Ended 30th September, 2018**

Further to our letter No.HO:IRC:RB:2018-19:347 dated 02.11.2018 and pursuant to the provision of Regulation 33 and other applicable provisions of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015, we advise as under:

The Board of Directors of Bank of India at its meeting held today i.e.12th November, 2018 considered and approved the Unaudited (Reviewed) Standalone Financial Results of the Bank, for the quarter / half year ended 30th September, 2018.

A copy of the Unaudited (Reviewed) Standalone Financial Results in prescribed formats is attached herewith for uploading on your website.

The meeting of the Board of Directors commenced at 2.30 P.M. and concluded at 3.10 P.M.

धन्यवाद / Thanking you.

भवदीय Yours faithfully,

(राजीव भाटिया Rajeev Bhatia)

कंपनी सचिव Company Secretary

Encl.: As above





Head Office : Star House, C - 5, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051
Reviewed Financial Results for the quarter and half year ended 30th September, 2018

in Lakh

Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended
		Reviewed			Reviewed		Audited
		30.09.2018	30.06.2018	30.09.2017	30.09.2018	30.09.2017	31.03.2018
1	Interest earned (a)+(b)+(c)+(d)	9,76,982	10,01,286	9,89,409	19,78,268	19,38,974	38,07,141
	(a) Interest / discount on advances / bills	6,49,452	6,71,364	6,69,575	13,20,816	13,04,431	25,29,530
	(b) Income on Investments	2,43,520	2,44,643	2,24,023	4,88,163	4,44,819	9,15,355
	(c) Interest on balances with RBI and other inter bank funds	74,944	65,037	77,741	1,39,981	1,57,271	2,73,170
	(d) Others	9,066	20,242	18,070	29,308	32,453	89,086
2	Other Income	1,03,042	83,010	1,70,638	1,86,052	3,31,734	5,73,376
3	TOTAL INCOME (1 + 2)	10,80,024	10,84,296	11,60,047	21,64,320	22,70,708	43,80,517
4	Interest expended	6,84,303	6,65,856	6,98,585	13,50,159	13,94,847	27,56,507
5	Operating expenses (i)+(ii)	2,31,020	2,31,521	2,38,157	4,62,541	4,14,613	9,10,117
	(i) Employees cost	1,39,031	1,08,945	1,26,906	2,47,976	2,19,075	4,90,327
	(ii) Other operating expenses	91,989	1,22,576	1,11,251	2,14,565	1,95,538	4,19,790
6	TOTAL EXPENDITURE (4)+(5) (excluding Provisions and Contingencies)	9,15,323	8,97,377	9,36,742	18,12,700	18,09,460	36,66,624
7	OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)	1,64,701	1,86,919	2,23,305	3,51,620	4,61,248	7,13,893
8	Provisions (other than tax) and Contingencies	3,34,327	2,56,419	1,95,330	5,90,746	4,19,858	15,77,243
	of which provision for Non-performing Assets	2,82,762	2,25,966	1,86,682	5,08,728	4,02,303	15,09,532
9	Exceptional items	-	-	-	-	-	-
10	Profit (+)/Loss (-) from Ordinary Activities before tax (7-8-9)	(1,69,626)	(69,500)	27,975	(2,39,126)	41,390	(8,63,350)
11	Tax expense	(54,001)	(79,011)	10,068	(1,33,012)	14,712	(2,58,979)
12	Net Profit(+)/Loss(-) from Ordinary Activities after tax (10-11)	(1,15,625)	9,511	17,907	(1,06,114)	26,678	(6,04,371)
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit(+)/Loss(-) for the period (12-13)	(1,15,625)	9,511	17,907	(1,06,114)	26,678	(6,04,371)
15	Paid-up equity share capital (Face value `10 each)	1,74,372	1,74,372	1,18,529	1,74,372	1,18,529	1,74,372
16	Reserves excluding Revaluation Reserves						28,24,776
17	Analytical Ratios						
	(i) Percentage of shares held by Government of India	83.09%	83.09%	75.12%	83.09%	75.12%	83.09%
	(ii) Capital Adequacy Ratio (Basel III)	10.93%	11.43%	12.23%	10.93%	12.23%	12.94%
	(a) CET 1 Ratio	7.53%	8.01%	7.21%	7.53%	7.21%	7.87%
	(b) Additional Tier 1 Ratio	0.13%	0.13%	1.65%	0.13%	1.65%	1.86%
	(iii) Earnings per Share (EPS)						
	a) Basic and diluted EPS before Extraordinary items (net of tax expense) for the period, for the year to date and for the previous year (Not annualised) (₹)	(6.63)	0.55	1.57	(6.09)	2.42	(52.55)
	b) Basic and diluted EPS before Extraordinary items for the period, for the year to date and for the previous year (Not annualised) (₹)	(6.63)	0.55	1.57	(6.09)	2.42	(52.55)
	NPA Ratios						
	(iv) (a) Amount of gross non-performing assets	61,56,065	60,60,446	49,30,690	61,56,065	49,30,690	62,32,846
	(b) Amount of net non-performing assets	25,99,415	27,93,225	23,56,573	25,99,415	23,56,573	28,20,727
	(c) Percentage of gross NPAs	16.36%	16.66%	12.62%	16.36%	12.62%	16.58%
	(d) Percentage of net NPAs	7.64%	8.45%	6.47%	7.64%	6.47%	8.26%
	(v) Return on Assets (Annualised)	-0.70%	0.06%	0.11%	-0.32%	0.08%	-0.91%



