



## **PRESS RELEASE**

### **Bank of India announces working results** **For the Quarter and Year ended 31<sup>st</sup> March 2016**

#### **A Year of Balance Sheet Consolidation and Capital Optimisation**

- ❖ The Year 2015-16 has been one of Balance Sheet Consolidation, Capital optimization and reduction in concentration risk.
- ❖ The Total Capital of the Bank was augmented by Rs.7,163 Crores including Capital infusion by Government of India (Rs.3605 Crores), subscription by LIC (Rs.418 Crores) & GIC of India (Rs.40 Crores) on preferential issue basis as also Tier II Capital of Rs.3000 Crores from private Institutions.
- ❖ The Bank's CET-I Capital was further augmented by RBI relaxations on Revaluation Reserve, Foreign Currency Translation Reserve and DTA measures.
- ❖ As a conscious step towards Balance Sheet consolidation, the Total assets were reduced by Rs.8,784 Crores from Rs.618,698 Crores in Mar'15 to Rs.609,914 Crores as of Mar'16. Similarly in order to conserve the Capital, the Risk Weighted assets (RWA) were brought down by Rs.19,769 Crores from Rs.363,523 Crores in Mar'15 to Rs.343,754 Crores in Mar'16, indicating the efficiency of Capital conservation measures.
- ❖ As a result, the capital adequacy of the Bank in terms of CET1, Tier I and CRAR as per BASEL III guidelines stood at a comfortable level of 7.97%, 9.03% and 12.01% respectively as of 31.03.2016.
- ❖ CASA ratio (domestic) improved from 29.48% in March 2015 to 34.18% as on 31<sup>st</sup> March, 2016. This was achieved through handsome CASA growth of 12% and shedding Bulk Deposits to Rs.58,980 Crores in 31<sup>st</sup> March, 2016.
- ❖ The share of Retail Time Deposits Of Rs ONE crore and less has grown by 12% YoY and constitutes 71% of Bank's total time deposits as on Mar'16 as against 58% as at Mar'15.

- ❖ Total Business of the Bank stood at Rs.894,667 Crores as of 31<sup>st</sup> March 2016, as compared to Rs.943,634 Crores as of 31<sup>st</sup> March 2015, showing a y-o-y fall of 5.19%.
- ❖ While deposits have decreased by 3.55% (y-o-y) to Rs.513,005 Crores, Gross Advances stood at Rs.381,662 Crores with a negative growth of 7.30%.
- ❖ Overseas business recorded a negative growth of 2.87% and stood at 28% of total business of the Bank.
- ❖ Gross NPAs of the Bank increased from Rs.36,519 Crores in Q3 to Rs.49,879 Crores in Q4 FY'16 sequentially. Net NPAs moved up from Rs.19,979 Crores to Rs.27,996 Crores, during the same period.
- ❖ The ratio of Gross NPAs moved up from 9.18% in Q3 to 13.07% in Q4-FY'16, whereas the net NPA Ratio moved up from 5.25% to 7.79% on sequential quarter basis.
- ❖ The provision coverage ratio stood at 51.14% as of 31<sup>st</sup> March, 2016.
- ❖ Total Standard Restructured advances stood at Rs.12,872 Crores in March 2016 against Rs.21,828 Crores in March 2015 and Rs.17,270 Crores in December 2015.
- ❖ Total Stressed Assets (NPA + Restructured Standard Advances), as per RBI norms stood at Rs. 57,586 crores accounting for 15% of Global advances.
- ❖ The effective reduction in NPAs by way of Cash Recovery and Up-gradation improved from Rs.3,483 Crores in FY'15 to Rs.10,787 Crores in FY'16.

#### **Profits & Profitability for Quarter ended March 2016:**

- ❖ Net Interest Income for Q4-FY'16 increased by 12% from Rs.2,846 Crores in Q4 FY'15 to Rs.3,187 Crores in Q4 FY'16.
- ❖ The NIM for Overseas operations has improved to 1.24% during Q4, FY'16 as compared to 1.15% during Q4 FY'15.
- ❖ Operating Profit for Q4-FY'16 stood at Rs.1,464 Crores compared to Rs.1,427 Crores of Q4-FY'15, a YoY rise of 2.6%.
- ❖ The Bank has posted net loss for the March 2016 quarter Rs.3,587 Crores as compared to a net loss of Rs.56 Crores for Q4-FY'15.
- ❖ Total provisions (other than taxes) increased from Rs.2,256 Crores in Mar'15 quarter to Rs.5,470 Crores in Mar'16 quarter, on YoY basis.

- ❖ Net Interest Margin (Domestic) stood at 2.43% for the quarter Q4-FY'16, as against 2.23% for December 2015 quarter and 2.27% for Q4 FY'15.
- ❖ Bank has recorded a combined recovery and up gradation of Rs.3,043 Crores during the quarter ended 31<sup>st</sup> March, 2016.

### **Profits & Profitability for FY 2016:**

- ❖ Net Interest Income for FY'16 stood at Rs. 11,725 Crores compared to Rs .11,344 Crores of FY'15, a rise of 3.35% YoY.
- ❖ Operating Profit for FY'16 stood at Rs.6,036 Crores compared to Rs.7,488Crores of FY'15.
- ❖ The Bank has posted net loss for the year March 2016 of Rs.6,089 Crores as compared to a net profit of Rs.1,709 Crores for FY'15. This includes deferred provisions of previous year to the tune of Rs.1482.44 Crores. Therefore the net loss pertaining to FY'16 is Rs.4,606 Crores.
- ❖ Total provisions (other than taxes) increased from Rs.5,693 Crores to Rs.13,827 Crores, on YoY basis. This also includes deferred provisions of previous year to the tune of Rs.1482.44 Crores as also provision of Rs 1412 crores on account of adopting the new LIC mortality table.
- ❖ Net Interest Margin (Domestic) stood at 2.50% for the FY'16.
- ❖ Bank has recorded a combined recovery and up gradation of Rs.8,547 Crores during FY March, 2016.

### **Other Developments:**

- Bank's Domestic network increased to 5016 Branches, 7807 ATMs and 37 Extension Counters, with increase of 124 Branches and 1036 ATMs over 31.03.2015.
- Debit Cards base increased to 352.72 Lakhs as of Mar'16 from 273.79 Lakhs as of Mar'15.
- Internet Banking users (Retail) increased to 33.81Lakhs from 29.85 Lakhs as of Mar'15.
- e-Galleries increased to 486 in Mar'16 from 412 in Mar'15.
- Bank canvassed 392.78 kg of GOI Gold Sovereign Bonds for all Tranches.

### **Growth in Key Sectors:**

- Retail Credit stood at Rs. 37,777 Crores as of Mar'16, registered a y-o-y growth of 10.61%. Home loans & Loans Against property have registered a growth of 19% YoY.
- The share of Retail Loan portfolio has grown from 44% in Mar'15 to 49% in Mar'16. Correspondingly Corporate Loan portfolio reduced to 51% in Mar'16.
- MSME Credit stood at Rs.49,190 Crores as of Mar'16, registered a y-o-y growth of 0.11%.
- Agriculture Credit stood at Rs.45,080 Crores as of Mar'16, registered a y-o-y growth of 4.21%.
- Retail and Agriculture portfolio have registered good growth and constitute about 14 and 17 % respectively of domestic Loan portfolio.
- Priority Sector Lending at Rs. 104,656 crores is 35.78% of ANBC, as of Mar'16.

### **Implementation of Social Security Schemes:**

#### **PMJDY (Pradhan Mantri Jan Dhan Yojana):**

- Survey of 112.67 lakh households in allotted SSAs & Wards across the country in the initial stage.
- Opening of 113.50 lakh accounts after launch of PMJDY.
- Balance accrual of Rs 1044.89 Crores in PMJDY accounts
- Issuance of Rupay Card in 104.48 lakh accounts
- Aadhaar linking in 58.23 lakh accounts under PMJDY and thus enabling them for Direct Benefit Transfer (DBT) facility.

### **Implementation of Social security & pension Schemes:**

- Total enrollment of 46.82 lakh customers under two social security schemes, namely Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Enrollment of 0.95 lakh customers under Atal pension Yojana (APY).

### **PMMY (Pradhan Mantri MUDRA Yojana):**

- Under MUDRA Yojana, our Bank launched **MUDRA Card** on 22<sup>nd</sup> August 2015. It is a Rupay Debit cum ATM card. During the FY 15-16 bank sanctioned Rs 3126 crore in 376486 accounts under MUDRA and issued 17998 MUDRA cards.

### **Awards:**

- Bank of India ranked 23<sup>rd</sup> amongst all the brands and 2<sup>nd</sup> next to SBI amongst Banks under IPSOS survey, India's most influential Brands 2015.
- Bank has been rated by Economic Times as the "Second Most Trusted Brand" in India among the PSU banks in 2015.
- Bank received "Best MSME Banking Excellence Award" for "Best Performance in Micro Units Development and Refinance Agency (MUDRA) Loan" under Large Bank category from Hon'ble Union Minister, Shri Piyush Goyal.
- Bank received "Best Bank" award for "use of Technology for Financial Inclusion among Large Banks" for FY 2014-15 from IDRBT at the hands of Governor, RBI.
- Bank received "PMJDY Excellence Award" from Honorable Union Minister
- Financial Inclusion & Payment System Award by Elets Technomedia at New Delhi at the hands of Minister of Rural Development.
- Bank received IBA Award for "Best Financial Inclusion Technology Initiative" from IDRBT.

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**A Year of  
Balance Sheet Consolidation  
& Capital Optimisation**

**Performance During  
Q4/Full Year : FY15-16**

# PERFORMANCE AT A GLANCE

Q4 FY16		
Parameter	Rs. Crore	YoY Growth %
Total Business	894667	-5.19%
Total Deposits	513005	-3.55%
Gross Advances	381662	-7.30%
CASA deposits	127924	11.84%
Priority Sector Advances	104656	5.31%
MSME Advances	49190	0.11%
Retail Advances	37777	10.61%
Net Interest Income (Q4)	3,187	11.94%

Ratios for Q4 FY16	
Parameter	(in %)
Gross NPA	<b>13.07%</b>
Net NPA	<b>7.79%</b>
Provision Coverage Ratio	<b>51.14%</b> (52.40 % in Mar-15)
CASA (%)	<b>34.18%</b> (29.48 % in Mar-15)
<b>NIM (Full Year)</b>	<b>2.11</b> (2.11 in Mar-15)
Global	<b>2.50</b> (2.49 in Mar-15)
Domestic	
Cost to income Ratio	61.76
Capital Adequacy (Basel-III)	12.01%
- CET1 (%)	7.97%
-Tier- I	9.03%
-Tier- II	2.98%

# Business -Sequential

(₹.in Crores)

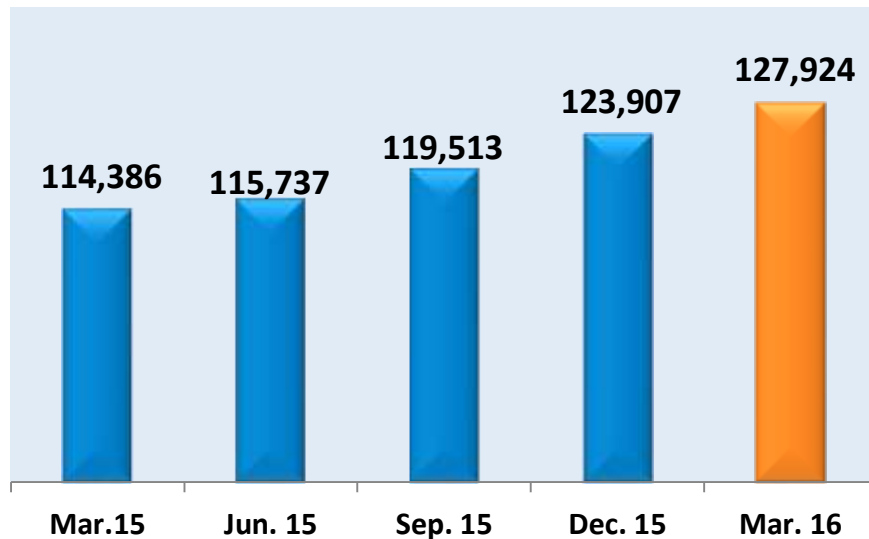
Business Mix (Deposits + Advances)	Mar 15	Jun 15	Sep15	Dec 15	Mar 16	Y-O-Y Growth %
<b>Global Business</b>	<b>943,633</b>	<b>903,874</b>	<b>920,980</b>	<b>926,686</b>	<b>894,667</b>	<b>-5.19</b>
Domestic	687,515	657,346	668,421	669,816	645,888	-6.05
Foreign	256,118	246,528	252,559	256,870	248,779	-2.87
<b>Global Deposits</b>	<b>531,907</b>	<b>508,260</b>	<b>525,195</b>	<b>528,772</b>	<b>513,005</b>	<b>-3.55</b>
Domestic	398,000	376,360	389,864	391,480	377,309	-5.20
Foreign	133,907	131,900	135,331	137,292	135,696	1.34
<b>Global Advances</b>	<b>411,726</b>	<b>395,614</b>	<b>395,785</b>	<b>397,914</b>	<b>381,662</b>	<b>-7.30</b>
Domestic	289,515	280,986	278,557	278,336	268,579	-7.23
Foreign	122,211	114,628	117,228	119,578	113,083	-7.47



# CASA Profile

## CASA - Domestic

(₹. in Crores)



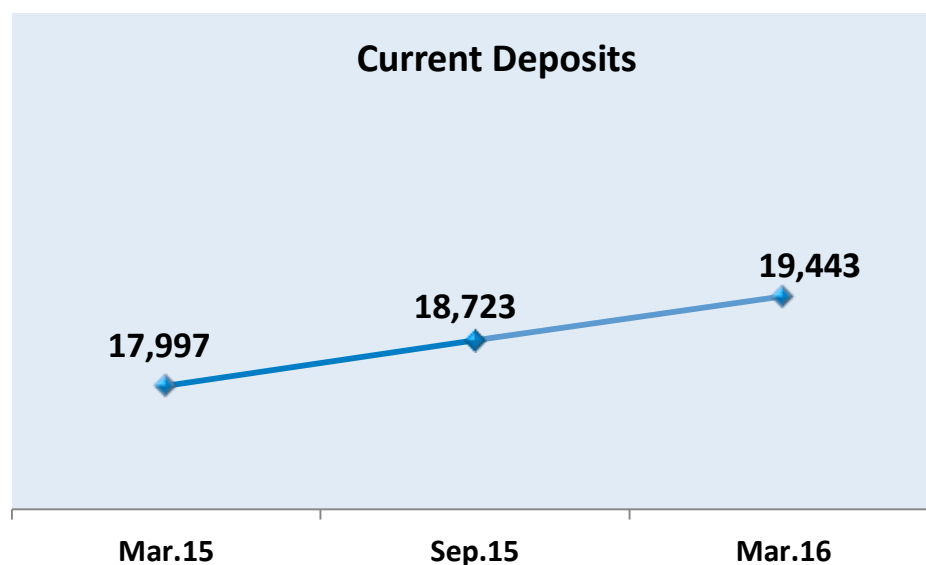
**CASA Ratio:**  
34.18 %

**CASA**  
YoY Growth: 11.84%

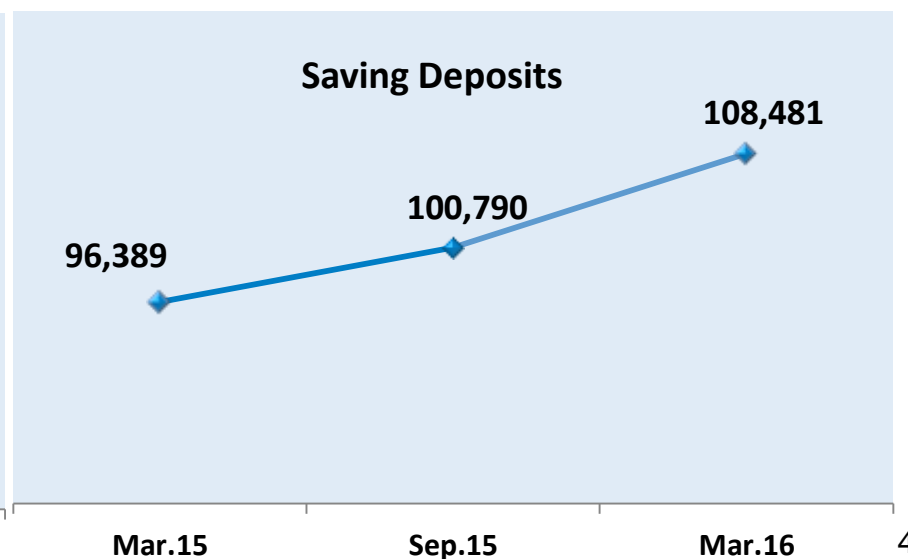
**Current Deposit**  
YoY Growth: 8.04%

**Savings Deposit**  
YoY Growth: 12.54 %

## Current Deposits



## Saving Deposits



# Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Mar. 15	Jun 15	Sep 15	Dec15	Mar. 16	Y-O-Y Growth %	% to Domestic Credit	
							MAR 15	MAR 16
Agriculture	43,259	43,261	44,846	45,222	45,080	4.21	14.94	16.78
MSME (Priority & Non- Priority)	49,137	47,816	47,923	49,445	49,190	0.11	16.97	18.31
Retail	34,153	33,582	34,938	35,453	37,777	10.61	11.80	14.07
Corporate & Others	162,966	156,327	150,850	148,216	136,532	-16.22	56.29	50.83
<b>Total</b>	<b>289,515</b>	<b>280,986</b>	<b>278,557</b>	<b>278,336</b>	<b>268,579</b>	<b>-7.23</b>	<b>100.00</b>	<b>100.00</b>

(₹ in Crores)

Particulars	Mar. 15	Jun 15	Sep.15	Dec15	Mar. 16	Y-O-Y Growth %	%age to Domestic Credit	
							Mar-15	Mar-16
Home Loan	16,664	16,992	17,973	18,448	19,658	17.97	5.76	7.32
Mortgage Loan	4,144	4,234	4,422	4,658	5,054	21.96	1.43	1.88
Auto Loan	2,733	2,742	2,741	2,843	2,892	5.82	0.94	1.08
Education Loan	2,918	2,960	3,076	3,122	3,143	7.71	1.01	1.17
Personal Loan	1,085	1,097	1,098	1,120	1,177	8.48	0.37	0.44
Others	6,609	5,557	5,628	5,262	5,853	-11.44	2.28	2.18
<b>Total</b>	<b>34,153</b>	<b>33,582</b>	<b>34,938</b>	<b>35,453</b>	<b>37,777</b>	<b>10.61</b>	<b>11.80</b>	<b>14.07</b>

# Priority Sector Advances (Revised definition)

Industry	Mar. 15	Jun 15	Sep 15	Dec 15	Mar. 16	Y-O-Y Growth %	% to ANBC
Agriculture*	45,947	45,949	48,700	49,787	50,508	9.93	17.27
<b>Out of which , S&amp;MF</b>	17368	-	-	-	20737	19.40	7.09 (7 %)
MSME	40,891	39,457	40,438	41,232	39,466	-3.48	13.49
<b>Out of which , Micro. Ent.</b>	18328	-	-	-	19079	4.10	6.52 (7%)
Housing Loan	8,231	8,370	9,181	9,676	10,314	25.31	
Educational Loan	2,872	2,913	3,021	3,087	3,093	7.69	
Others	1,443	1,403	1,633	1,243	1,275	-11.64	
<b>Total Priority Sector Advances</b>	<b>99,383</b>	<b>98,092</b>	<b>102,973</b>	<b>105,025</b>	<b>104,656</b>	<b>5.31</b>	<b>35.78 (35.20%)</b>

\* Including RIDF Rs.6936 crores ( out of which, NABARD-Rs.5428 cr,SIDBI-Rs.894 cr and NHB-Rs.614 cr)

# Domestic Credit- Industry Wise

Particulars	Mar. 15	Jun 15	Sep 15	Dec.15	Mar. 16	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	49,016	48,291	48,317	49,679	45,935	-6.29	17.1
Basic Metal & Metal products	13,366	13,350	12,441	13,627	13,649	2.12	5.08
Textiles	10,007	9,529	9,179	9,914	9,798	-2.09	3.65
Gems & Jewellery	6,348	5,954	5,835	6,089	5,970	-5.95	2.22
Chemicals & Chemical products	6,187	5,613	5,465	5,931	5,496	-11.17	2.05
Vehicles, vehicle parts & Transport equipment	2,575	2,654	2,684	2,759	3,278	27.3	1.22
Rubber, Plastic & their products	2,716	2,513	2,313	2,342	2,377	-12.48	0.89
Construction	1,547	1,536	1,533	1,538	1,486	-3.94	0.55
Other Industries	32,302	26,395	24,775	27,417	28,356	-12.22	10.56
<b>Total</b>	<b>124,064</b>	<b>115,835</b>	<b>112,542</b>	<b>119,296</b>	<b>116,345</b>	<b>-6.22</b>	<b>43.32</b>

# Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Mar 15	Dec 15	Mar 16	Y-O-Y ( % )
<b>Power</b>	<b>33,386</b>	<b>33,643</b>	<b>29,706</b>	<b>-11.02</b>
<b>a) SEBs</b>	17,391	17,458	16,400	-5.70
-GENERATION	6,965	7,283	6,205	-10.91
-TRANSMISSION	1,755	1,983	1,415	-19.37
-DISTRIBUTION	8,670	8,192	8,780	1.27
<b>b) Others</b>	18,315	16,185	13,306	-27.35
<b>Roads and Ports</b>	<b>10,751</b>	<b>10,815</b>	<b>11,046</b>	<b>2.74</b>
<b>Telecom</b>	<b>927</b>	<b>956</b>	<b>936</b>	<b>0.97</b>
<b>Other Infrastructure</b>	<b>3,952</b>	<b>4,355</b>	<b>4,247</b>	<b>7.46</b>
<b>Total</b>	<b>49,016</b>	<b>49,769</b>	<b>45,935</b>	<b>-6.29</b>

\*O/S in Distribution Companies & SEB also includes outstanding in Bonds

# Implementation of UDAY Scheme

(Rs. in Crs.)

- **Total Exposure to State Electricity Corporations :**

—	<b>Generation</b>	-	<b>Rs. 6205 crs.</b>
—	<b>Transmission</b>	-	<b>Rs. 1414 crs.</b>
—	<b>Distribution</b>	—	<b>Rs. 8780 crs.</b>

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• **Total = Rs.16399 crs.**

**Exposure on 7 DISCOMS Covered under UDAY Scheme : Rs. 5882.08 crs. of which**

Particulars	Amount	Provision
Converted into Non SLR SDL in FY'2015-16	3532.64	Nil
TL proposed to be converted into Non SLR SDL in FY'2016-17	383.17	Nil
Discom Bonds not envisaged to be converted into Non SLR SDL	727.60	109.14 (@15%)
Diminution in fair value (NPV)	-	24.11
WC Facilities not covered under UDAY	103.00	Nil
Implementation pending (Punjab State Government)	1135.67	Nil

- Sanctioned Limit – Rs 2500.52 Crore.
- Amount O/s – Rs 2206.11 Crore.
- Provision on standard Asset – Rs 165.46 Cr @ 7.5% in terms of RBI letter No DBR.No.BP.13018/21.04.048/2015-16 dt 12.04.2016.



# Restructured Assets

Period	Domestic	Foreign	Global
FY 12-13	8,188	333	8,521
FY 13-14	5,861	180	6,041
FY 2014-15	7,777	425	8,202
FY 2015-16 ( Q1 )	99	-	99
FY 2015-16 ( Q2 )	201	-	201
FY 2015-16 ( Q3 )	327	-	327
FY 2015-16 ( Q4 )	246	-	246
<b>TOTAL RESTRUCTURED PORTFOLIO</b>	<b>27857</b>	<b>1318</b>	<b>29,175</b>
<i>Of Which    a) Standard</i>	<i>12520</i>	<i>352</i>	<i>12,872</i>
<i>                  b) NPA</i>	<i>15337</i>	<i>966</i>	<i>16,303</i>

# Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Mar 15	Jun 15	Sep 15	Dec 15	Mar 16
<b>CDR Restructuring</b>	<b>4,992</b>	<b>3,832</b>	<b>3,169</b>	<b>2,188</b>	<b>1,686</b>
Domestic	4,693	3,689	3,023	2,054	1,584
Foreign	299	143	146	134	102
<b>Other Restructuring</b>	<b>16,826</b>	<b>15,559</b>	<b>16,138</b>	<b>15,082</b>	<b>11,186</b>
Domestic	15,487	14,226	15,655	14,642	10,936
Foreign	1,339	1,333	483	440	250
<b>Total</b>	<b>21,828</b> <b>(5.30%)</b>	<b>19,391</b> <b>(4.90%)</b>	<b>19,307</b> <b>(4.88%)</b>	<b>17,270</b> <b>(4.34%)</b>	<b>12,872</b> <b>(3.37%)</b>
Domestic	20,180	17,915	18,678	16,696	12,520
Foreign	1,638	1,476	629	574	352

Figures in ( ) represents % to Gross Advances

# Movement in Restructured Portfolio as on 31.03.2016 (Domestic)

Restructured Portfolio	FY 2013-14			FY 2014-15			FY 2015-16		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	17,640	3,783	21,423	18,870	4,466	23,336	20,180	8,057	28,237
Fresh Restructuring during the FY	4,397	1,016	5,413	5,223	1,104	6,327	634	920	1,554
Accounts slipped during FY	-1,754	1,754	-	-3,773	3,773	-	-6,720	6,720	-
Closed during FY**	-1,372	-1,664	-3,036	-1,727	-1,451	-3,178	-687	-398	-1,085
Change in outstanding	-299	-165	-464	1,126	626	1,752	-1,027	178	-849
Upgraded during the year	258	-258	-	461	-461	-	140	-140	-
Restructured as at March 31	18,870	4,466	23,336	20,180	8,057	28,237	12,520	15,337	27,857

\*\* Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

- Bank has approved flexible structuring of 10 projects under 5/25 Flexible Structuring Scheme. Total Sanctioned Amount under Flexible structuring of Rs. 2,165.35 Crores.
- Total number of SDR cases is 18 accounts (out of which 9 accounts were approved, 2 were declined while 7 are under process).
  - Total exposre:Rs.40,544 crore out of which, BOI's exposure: Rs.2,378 crore .

# SMA-0,1,2 ACCOUNTS – AS ON 31.03.2016

(₹. In Crores)

**REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits)  
EXPOSURE OF RS. 5 Crore and above**

VERTICAL	No. of Borrowers	FB O/S	NF O/s	FB+NFB O/S	Total Exposure with us
SMA-0	38	991	473	1464	2690
SMA-1	224	7188	1208	8396	12253
<b>TOTAL</b>	<b>262</b>	<b>8179</b>	<b>1681</b>	<b>9860</b>	<b>14943</b>
SMA-2	169	11089	1793	12882	18755
<b>TOTAL</b>	<b>431</b>	<b>19268</b>	<b>3474</b>	<b>22742</b>	<b>33698</b>

# Sale of Assets to ARCs

Item	FY 2013-14	FY 2014-15	Q1 FY 2015-16	Q2 FY 2015-16	Q3 FY 2015-16	Q4 FY 2015-16	FY 2015-16 (full Year)
Net Outstanding of Accounts sold	4,743	2,844	64	3	58	8	133
<i>Of which,</i>							
<i>Prudential written off (PWO) Accounts sold</i>	2,304	241	0	0	0	0	0
Existing Gross NPAs sold	1,375	1,575	64	3	58	8	133*
SMA-2	1,064	1,028	0	0	0	0	0

\* Non fund based of already sold accounts

# Assets Classification – Sequential (Global)

(₹. in Crores)

Item	Mar-15	June-15	Sept.-15	Dec.-15	Mar-16
<b>STANDARD</b>	389,534	368,725	365,891	361,395	331,783
<b>SUB-STANDARD</b>	9,120	10,633	11,706	12,081	14,392
<b>DOUBTFUL</b>	<b>12,158</b>	<b>15,075</b>	<b>16,616</b>	<b>22,975</b>	<b>33,443</b>
<b>D1</b>	6,550	8,024	8,381	8,709	14,976
<b>D2</b>	4,828	6,475	7,755	13,338	16,543
<b>D3</b>	780	576	480	928	1,924
<b>LOSS</b>	915	1,181	1,571	1,463	2,044
<b>NPA</b>	<b>22,193</b>	<b>26,889</b>	<b>29,893</b>	<b>36,519</b>	<b>49,879</b>
<b>GROSS ADVANCES</b>	<b>411,727</b>	<b>395,614</b>	<b>395,784</b>	<b>397,914</b>	<b>381,662</b>

# Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Mar-15	June-15	Sep-15	Dec-15	Mar-16
Gross NPA	22,193	26,889	29,893	36,519	49,879
Net NPA	13,518	15,789	16,466	19,979	27,996
Gross NPA %	5.39	6.80	7.55	9.18	13.07
Net NPA %	3.36	4.11	4.31	5.25	7.79
<b>Provision Coverage Ratio %</b>	<b>52.40</b>	<b>52.15</b>	<b>55.08</b>	<b>54.50</b>	<b>51.14</b>



# Movement of NPA –Global (Q-o-Q)

Item	Mar 2015	Jun 2015	Sep 2015	Dec2015	Mar 2016
<b>Opening Balance</b>	<b>16,694</b>	<b>22,193</b>	<b>26,889</b>	<b>29893</b>	<b>36,519</b>
<b>Less :</b>					
Recovery	255	468	799	870	1,214
Upgradation	478	1,193	1459	1523	1,829
Write Off	315	178	989	789	402
Total reduction	1,048	1,839	3247	3181	3,445
Add : Slippages	6,547	6,535	6250	9808	16,805
<b>Closing Balance</b>	<b>22,193</b>	<b>26,889</b>	<b>29,893</b>	<b>36,519</b>	<b>49,879</b>

# Movement of NPA(Including AQR) –Global (Y-O-Y)

Item	Mar 2015	Mar 2016	Variation (Y-o-Y)
<b>Opening Balance</b>	<b>11,869</b>	<b>22,193</b>	<b>87%</b>
Add:- Slippages	16,651	38,606	132%
Out of which AQR	0	10,052	
<b>Sub Total</b>	<b>28,520</b>	<b>60,799</b>	<b>113%</b>
Less:- Recovery	2,688	3,555	32%
Upgradation	2,381	4,992	110%
Write Off and Rev. of URI	1,258	2,374	89%
<b>Total reduction*</b>	<b>6,327</b>	<b>10,921</b>	<b>73%</b>
Out of which NPA sold to ARC	2,844	-	-
<b>Total reduction of NPA excldg. ARC sale</b>	<b>3,483</b>	<b>10,921</b>	<b>214%</b>
<b>Gross NPA (Closing Balance)</b>	<b>22,193</b>	<b>49,879</b>	<b>125%</b>
Provision	8,676	21,883	152%
Out of which AQR	0	4,073	
<b>Net NPA</b>	<b>13,517</b>	<b>27,996</b>	<b>107%</b>
<b>Gross NPA (%)</b>	<b>5.39</b>	<b>13.07</b>	<b>142%</b>
<b>Net NPA (%)</b>	<b>3.36</b>	<b>7.79</b>	<b>132%</b>

# Sector wise NPA

## Domestic

(₹. in Crores)

Sector	Mar- 15	Dec-15	Mar- 16	% to Sectoral Advances	
				Mar 15	Mar 16
Agriculture	1,204	2,484	2,850	3.18	6.66
Industry	13,698	23,082	31,097	11.37	29.14
Services	4,993	7,449	8,471	5.09	10.56
Retail	350	673	706	1.22	1.92
<b>Total</b>	<b>20,245</b>	<b>33,688</b>	<b>43,124</b>	<b>6.99</b>	<b>16.05</b>

## Overseas

(₹. in Crores)

Sector	Mar-15	Dec-15	Mar- 16	% to Sectoral Advances	
				Mar 15	Mar 16
Trade	480	739	919	1.85	7.73
Manufacturing	474	999	2,150	5.71	26.12
Real Estate	211	240	227	12.06	13.14
Others	783	853	3,459	0.91	3.79
<b>Total</b>	<b>1,948</b>	<b>2,831</b>	<b>6,755</b>	<b>1.59</b>	<b>5.97</b>

# Limit wise NPA -Domestic

(₹. in Crores)

Limit	Mar- 15		Dec-15		Mar- 16		% Share to Gross Domestic NPA
	No. of A/c	Amount	No. of A/c	Amount	No. of A/c	Amount	%
Upto 10 lakh	157353	1,503	191114	1974	173627	2,221	5.15
Above 10 lakh to 50 lakh	4461	881	7331	1493	7570	1,531	3.55
Above 50 lakh to 1 crores	494	354	892	651	851	636	1.47
Above 1 crore to 10 crore	611	2,162	986	3445	956	3,342	7.75
Above 10 crore	893	15,345	403	26125	437	35,394	82.07
<b>Domestic</b>	<b>163812</b>	<b>20,245</b>	<b>200726</b>	<b>33688</b>	<b>183441</b>	<b>43,124</b>	100.00
<b>Overseas</b>	115	1,948	132	2831	146	6,755	
<b>Global</b>	<b>163927</b>	<b>22,193</b>	<b>200858</b>	<b>36519</b>	<b>183587</b>	<b>49,879</b>	

# Assets code wise movement in NPA

Particulars	Mar 15	June 15	Sept 15	Dec 15	Mar 16	Variation (Y-o-Y) %
SUB –Standard	9,119	10,633	11,706	12,081	14,392	57.82
Doubtful-I	6,550	8,024	8,381	8,709	14,976	128.64
Doubtful-II	4,828	6,475	7,755	13,338	16,368	239.02
Doubtful-III	781	576	480	928	1,924	146.35
Loss	915	1,181	1,571	1,463	2,044	123.39
<b>Total</b>	<b>22,193</b>	<b>26,889</b>	<b>29,893</b>	<b>36,519</b>	<b>49,704</b>	<b>123.96</b>

# Assets code wise movement in Provision (Global)

Particulars	Mar 15	June 15	Sept 15	Dec 15	Mar 16	Variation (Y-o-Y) %
SUB –Standard	1,785	1,936	2,325	1,990	2,590	4.52
Doubtful	4,828	6,648	8,257	10,795	17,290	30.18
Doubtful-I	1,987	2,727	3,184	3,692	5,905	10.31
Doubtful-II	2,482	3,474	4,310	6,353	9,554	16.67
Doubtful-III	359	447	763	750	1,831	3.20
Loss	821	1,104	1,307	1,920	2,803	4.89
Total	7,434	9,688	11,889	14,705	21,883	38.19
PWO	6,206	6,108	6,764	7,386	7,420	12.95
Grand Total	13,640	15,796	18,653	22,091	29,303	51.14

# Average provisions - Domestic

(₹. in Crores)

	31.03.2015			31.03.2016		
	O/S	PROV.	% of PROV	O/S	PROV.	% of PROV
<b>STANDARD</b>	389,533	2,374	<b>0.60</b>	331,783	2,286	<b>0.69</b>
<b>SUB-STD</b>	9,120	1,642	<b>18.00</b>	14,392	2,590	<b>18.00</b>
<b>DOUBTFUL-I</b>	6,550	2,471	<b>37.73</b>	14,976	5,905	<b>39.43</b>
<b>DOUBTFUL-II</b>	4,828	2,922	<b>60.52</b>	16,543	9,554	<b>57.75</b>
<b>DOUBTFUL-III</b>	781	750	<b>96.03</b>	1,924	1,831	<b>95.17</b>
<b>LOSS</b>	915	890	<b>97.27</b>	2,044	2,003	<b>97.99</b>
<b>TOTAL</b>	<b>411,727</b>	<b>11,049</b>	<b>2.68</b>	<b>381,662</b>	<b>24,169</b>	<b>6.33</b>

# Wilful Defaulters and Suit filed Accounts

## WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
338	3736	131	2151	8	682	67	927

## Suit Filed & Decreed Accounts

	Number of Accounts	Amount	Of which Rs. 5 Crores and above
SUIT FILED	10180	9580	6740 (255 Accounts)
DECREED	4921	2689	1665 ( 79 Accounts)



# Investments - Domestic

	March,2016			
Particulars	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>21,634</b>	<b>78,023</b>	<b>130</b>	<b>99,787</b>
Of Which:				
Government Securities	21,634	78,023	130	99,787
Other Approved Securities	0	0	0	0
M Duration	4.43	4.55	6.87	4.52
<b>2. Non SLR Investments</b>	<b>10,212</b>	<b>5,180</b>	<b>0</b>	<b>15,392</b>
M Duration	3.79	4.93	0	4.23
<b>Total</b>	<b>31,846</b>	<b>83,203</b>	<b>130</b>	<b>115,179</b>

- Treasury Income stood at the level of Rs 854.94 crores in Q4 of FY16. The increase in income provided support to both interest and Non Interest Income .
- Total size of Bank's Domestic Investment as on 31<sup>st</sup> Mar., 2016 stood at Rs. 1,15,179 crore.
- As on 31<sup>st</sup> March, 2016, the share of SLR-Securities in Total Investment is 86.64%.
- The bank had 78.19 % of SLR-Securities in HTM 21.68 % in AFS and 0.13% in HFT as on 31<sup>st</sup> March, 2016.
- The percent of SLR to NDTL as on 31<sup>st</sup> March, 2016 was at 25.78 %.
- The bank shifted SLR Securities worth Rs. 18,223.41 Crore from HTM to AFS portfolio during FY16.
- In Q4, FY16 amount of Rs.144.47 Crore is provided towards additional depreciation on Investments.

# Net Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y (%)	Year ended		Y-O-Y (%)
	Mar. 15	Mar.16		Mar. 15	Mar.16	
<b>Interest Income</b>	<b>11,165</b>	<b>10,501</b>	<b>-5.95</b>	<b>43,430</b>	<b>41,796</b>	<b>-3.76</b>
a. From Advances	8,035	7,335	-8.71	31,678	30,371	-4.13
b. From Investments	2,375	2,120	-10.74	9,400	8,952	-5.06
c. From Other	755	1,046	38.54	2,352	2,473	5.14
<b>Interest Expended</b>	<b>8,319</b>	<b>7,314</b>	<b>-12.08</b>	<b>32,086</b>	<b>30,072</b>	<b>-6.28</b>
a. On Deposits	7,517	6,411	-15	28,921	26,927	-6.89
b. On Borrowings	508	599	17.91	2,226	2,105	-5.44
c. Subordinated Bonds & Others	293	304	4	939	1,040	10.76
<b>Net Interest Income</b>	<b>2847</b>	<b>3,187</b>	<b>11.94</b>	<b>11,344</b>	<b>11,724</b>	<b>3.35</b>

# Non-Interest Income

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Variation %	Year ended		Y-O-Y Variation %
	Mar. 15	Mar.16		Mar. 15	Mar.16	
Commission, Exchange & Brokerage	408	370	-9.31	1,610	1,404	-12.80
Profit from Sale of Investments	215	93	-56.74	931	750	-19.44
Profit from Exchange Transactions	174	142	-18.39	686	662	-3.50
Recovery In W/o accounts	121	87	-28.10	363	243	-33.06
Other Non Interest Income	204	192	-5.88	642	594	-7.48
<b>Total Non-Interest Income</b>	<b>1122</b>	<b>884</b>	<b>-21.21</b>	<b>4,233</b>	<b>3,653</b>	<b>-13.70</b>

# Profitability

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y% Variation	Year ended		Y-O-Y% Variation
	Mar. 15	Mar.16		Mar. 15	Mar.16	
<b>1. Total Income</b>	<b>12,287</b>	<b>11,385</b>	<b>-7.34</b>	<b>47,663</b>	<b>45,449</b>	<b>-4.65</b>
a. Interest Income	11,165	10,501	-5.95	43,430	41,796	-3.76
b. Non Interest Income	1,122	884	-21.21	4,233	3,653	-13.70
<b>2. Total Expenditure</b>	<b>10,860</b>	<b>9,921</b>	<b>-8.65</b>	<b>40,175</b>	<b>39,413</b>	<b>-1.90</b>
a. Interest expended	8,319	7,314	-12.08	32,086	30,072	-6.28
b. Operating Expenses	2,541	2,607	2.60	8,089	9,341	15.48
<b>3. Operating Profit</b>	<b>1,427</b>	<b>1,464</b>	<b>2.59</b>	<b>7,488</b>	<b>6,036</b>	<b>-19.39</b>
<b>4. Net Profit</b>	<b>-56</b>	<b>-3,587</b>		<b>1,709</b>	<b>-6089</b>	<b>-456.29</b>
<b>5. Deferred Provisions</b>		<b>370</b>			<b>1482</b>	

# Provisions

Particulars	Quarter ended		Variation (%)	Year ended		Variation (%)
	Mar. 15	Mar.16		Mar. 15	Mar.16	
<b>Operating Profit</b>	1,427	1464	2.59	7,488	6,036	-19.39
<b>Provisions for</b>						
B&D	2,240	5442	142.95	5,227	14102	169.80
Standard Assets	94	67	-28.72	409	-128	-131.00
NPV / Others	-78	-173	121.79	107	-498	-565.42
Depreciation on Investment	0	134	-	-50	351	-802.00
<b>Total Provisions before Tax</b>	<b>2,256</b>	<b>5,470</b>	<b>142.46</b>	<b>5,693</b>	<b>13,827</b>	<b>143.88</b>
Taxation	-773	-419	-45.80	86	-1702	
<b>Net Profit</b>	<b>-56</b>	<b>-3587</b>	<b>-</b>	<b>1,709</b>	<b>-6089</b>	

# Key Financial Ratios (Quarter ended )

	March 15	March 16
Particulars	Global	Global
Cost of Deposits	5.66	4.98
Yield on Advances	8.14	8.20
Yield on Investments	7.97	7.36
NIM	1.93	2.06
Cost to Income Ratio	64.05	61.76

# Key Financial Ratios (Year ended)

	March 15	March 16
Particulars	Global	Global
Cost of Deposits	5.70	5.25
Yield on Advances	8.36	8.28
Yield on Investments	8.08	7.81
NIM	2.11	2.11
Cost to Income Ratio	51.93	55.72



# Capital Adequacy – Basel-III

(₹. in Crores)

Particulars	Mar 15	Dec15	Mar 16
<b>Capital Adequacy - Basel III</b>			
CET1 Capital	26,091	24,580	27,385
AT1 Capital	3,618	3,085	3,662
Tier I Capital	29,709	27,665	31,047
Tier II Capital	9,289	11,948	10,242
<b>Total Capital</b>	<b>38,998</b>	<b>39,613</b>	<b>41,289</b>
Total Assets	618,698	614,743	609,914
Risk Weighted Assets	363,523	351,113	343,754
CRAR – CET1 (%) (6.125%)	7.18	7.00	7.97
CRAR – AT1 (%) (1.5%)	1.00	0.88	1.07
CRAR – Tier I (%) (7.625%)	8.17	7.88	9.03
CRAR - Tier II (%) (2.00%)	2.56	3.40	2.98
<b>Capital Adequacy Basel III (%) (9.625%)</b>	<b>10.73</b>	<b>11.28</b>	<b>12.01</b>

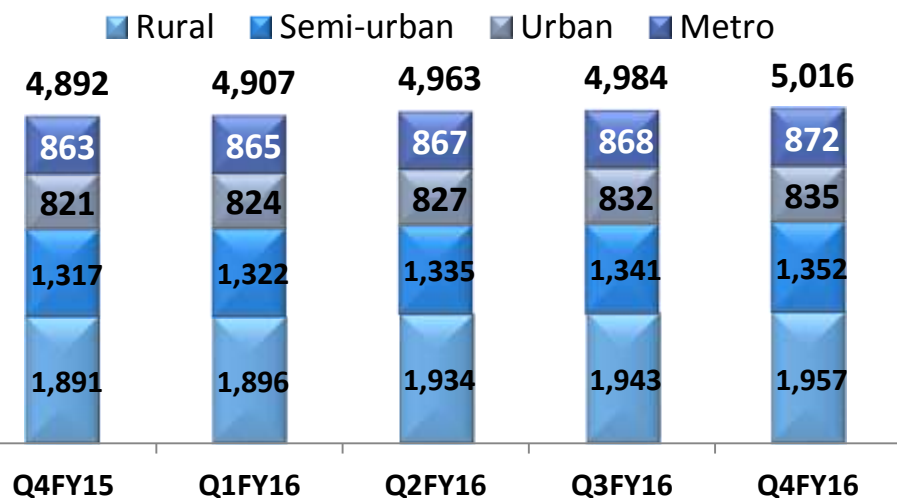
# Rating Wise Distribution of Assets

(₹.in Crores)

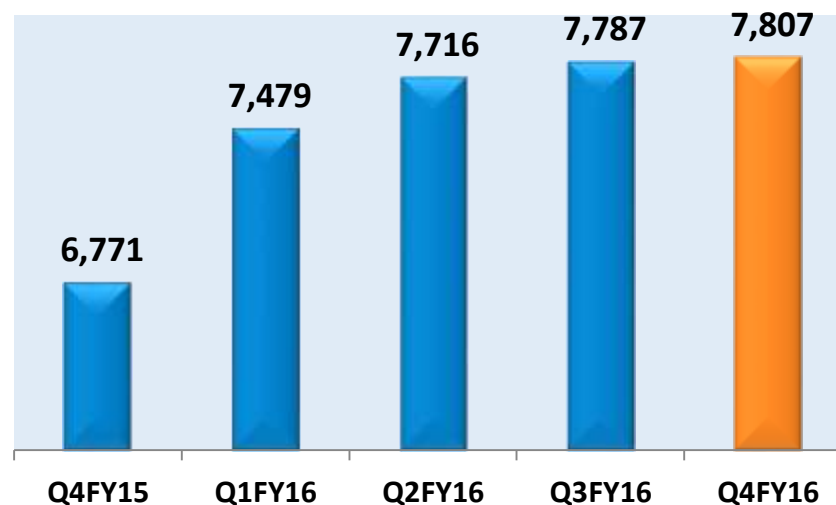
Rating Wise Distribution of Assets	Mar 15		% of total Advances	Mar 16		% of total Advances
	No. of A/c	Amount		No. of A/c	Amount	
AAA	109	12,006	4%	38	5,679	2%
AA	121	15,941	5%	116	12,224	4%
A	465	17,754	6%	327	19,009	7%
BBB	1,386	25,635	9%	783	20,350	7%
<b>Sub Total</b>	<b>2,081</b>	<b>71,335</b>	<b>24%</b>	<b>1,264</b>	<b>57,263</b>	<b>20%</b>
<b>Unrated</b>	5,725	44,867	15%	6,191	32,977	12%
BB & Below	2,283	24,758	8%	1,244	16,822	6%
<b>Sub Total</b>	<b>10,089</b>	<b>140,960</b>	<b>48%</b>	<b>8,699</b>	<b>107,062</b>	<b>38%</b>
<b>Other Advances</b>	42,05,719	155,231	52%	44,28,739	175,172	62%
<b>Total Advances</b>	<b>42,15,808</b>	<b>296,191</b>	<b>100%</b>	<b>44,37,438</b>	<b>282,233</b>	<b>100%</b>

# Multiple Delivery Channels

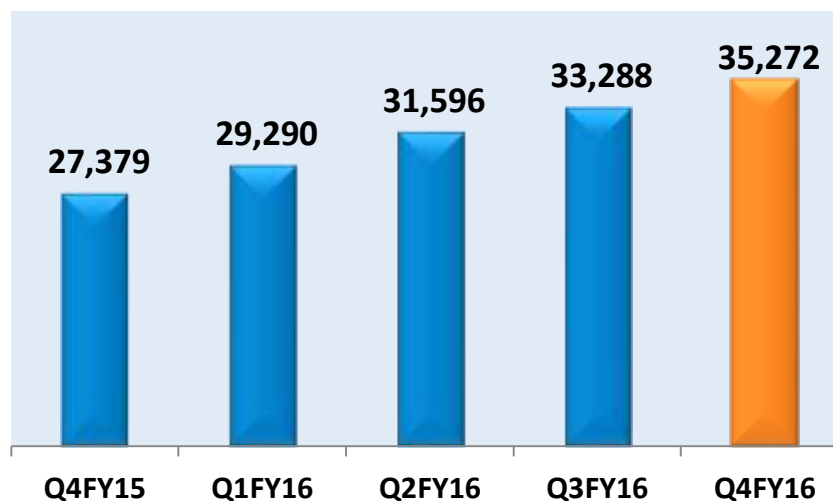
## Branch Expansion



## ATM Roll-Out

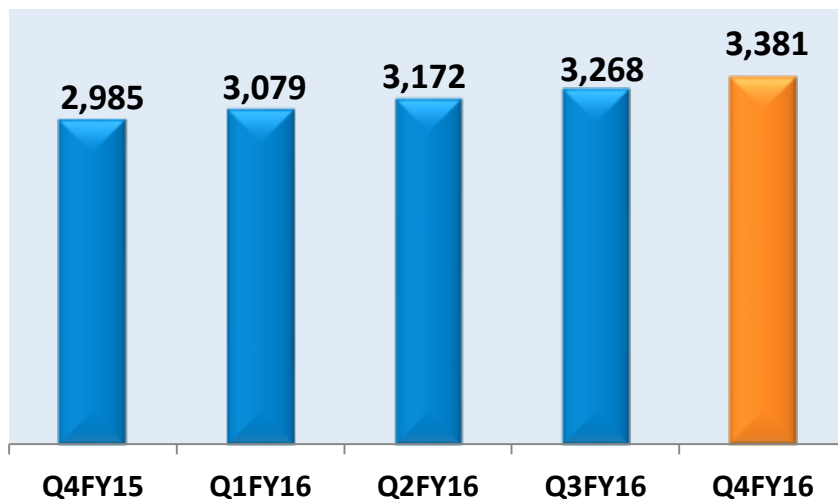


## Debit Card ('000)

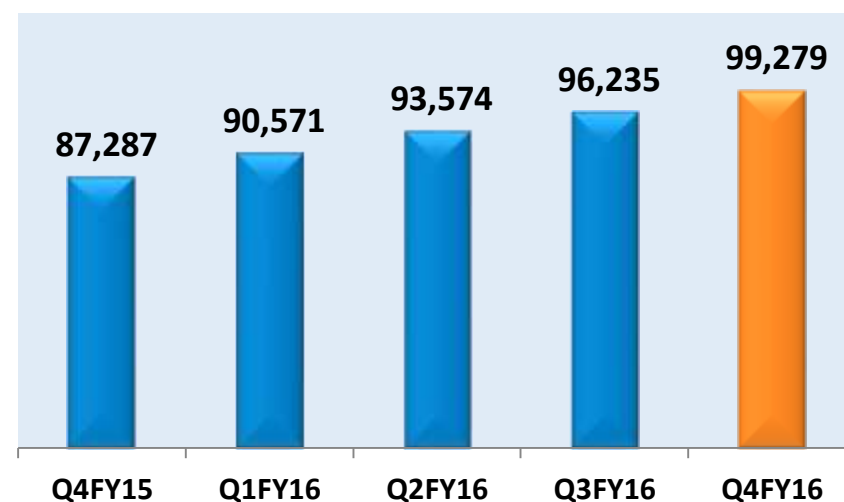


# Multiple Delivery Channels (cont'd)

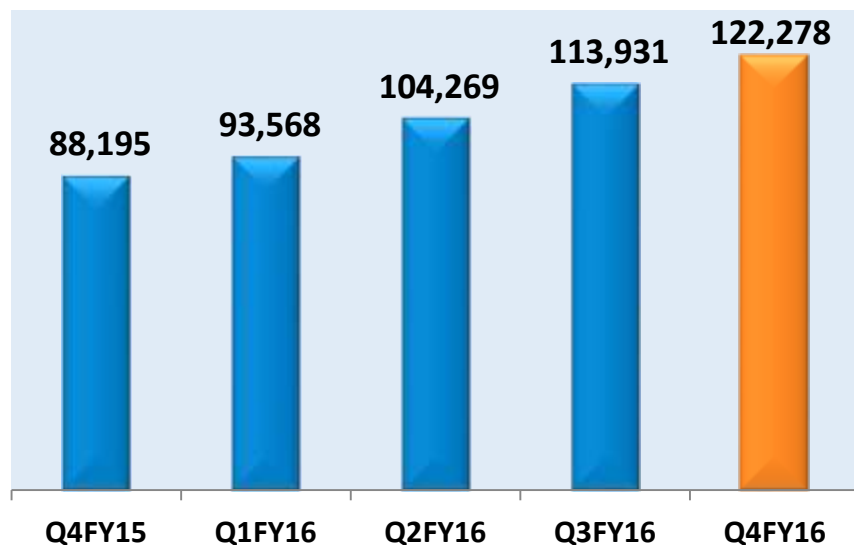
## Internet Banking Users - Retail ('000)



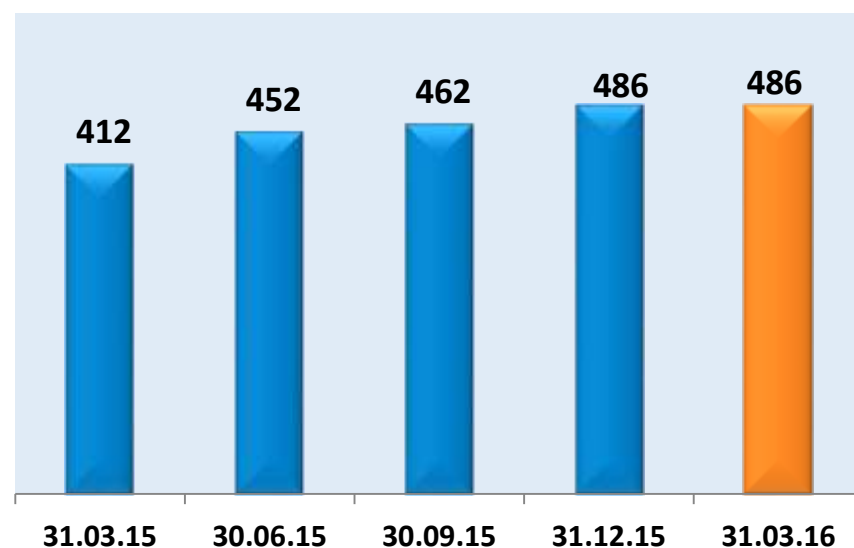
## Internet Banking Users - Corporate



## Mobile Banking Users



## e-Galleries

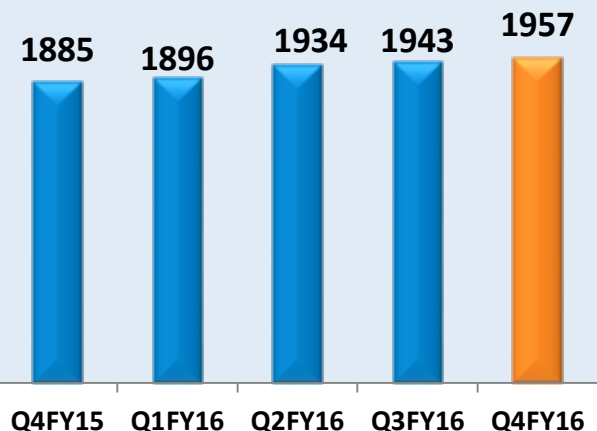


# Performance Under Financial Inclusion

	As on 31.12.2015		As on 31.03.2016	
Particulars	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	100.18	985	113.50	1,442.93
Zero Balance Accts (Lacs)	36.20	-	24.92	-
OD Sanctioned (No.)	22,271	1.75	106,374	6.67
PMSBY (Lacs)	33.82	-	34.27	-
PMJJBY (Lacs)	12.38	-	12.56	-
APY (Lacs)	0.79	-	0.95	-
PMMY Shishu (Actual)	289,906	535.30	296,079	658.47
PMMY Kishor	44,022	813.32	68,569	1,285.87
PMMY Tarun	7,659	510.98	11,838	807.94
PMMY Total	341,587	1,859.62	376,486	2,752.28

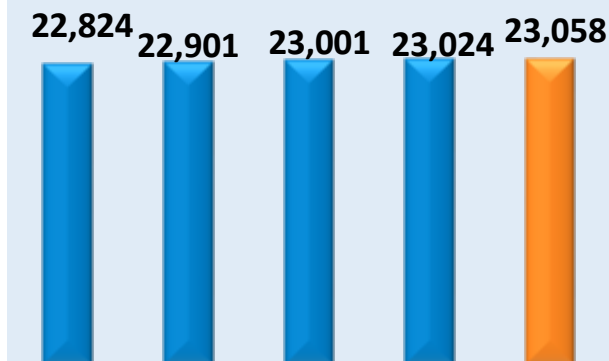
# Financial Inclusion

**Rural Branches**



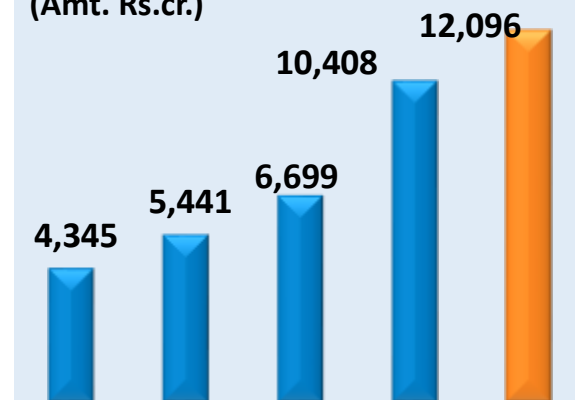
Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

**Unbanked Villages Covered**



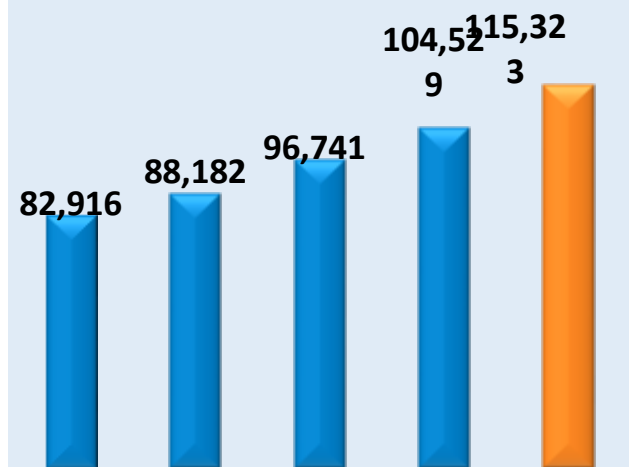
Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

**BC Channel Transactions  
(Amt. Rs.cr.)**



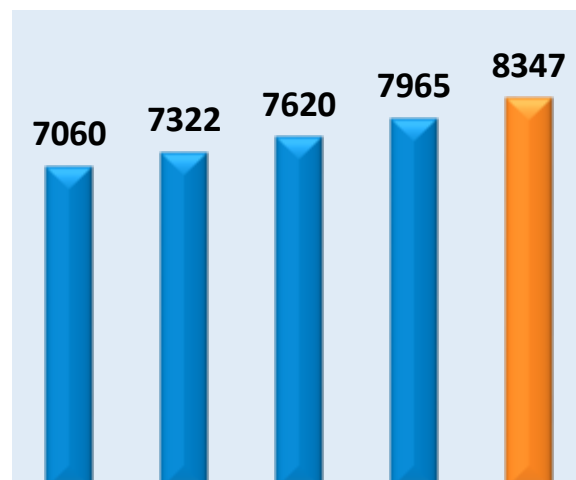
Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

**RSETI – Candidates Trained**



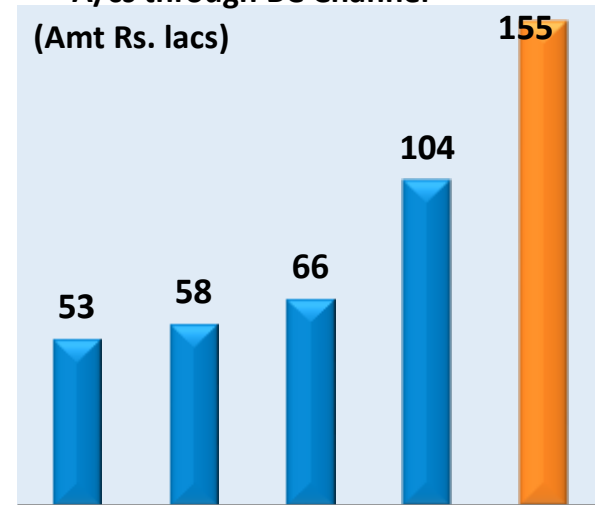
Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

**FLCs – Outdoor activities undertaken**



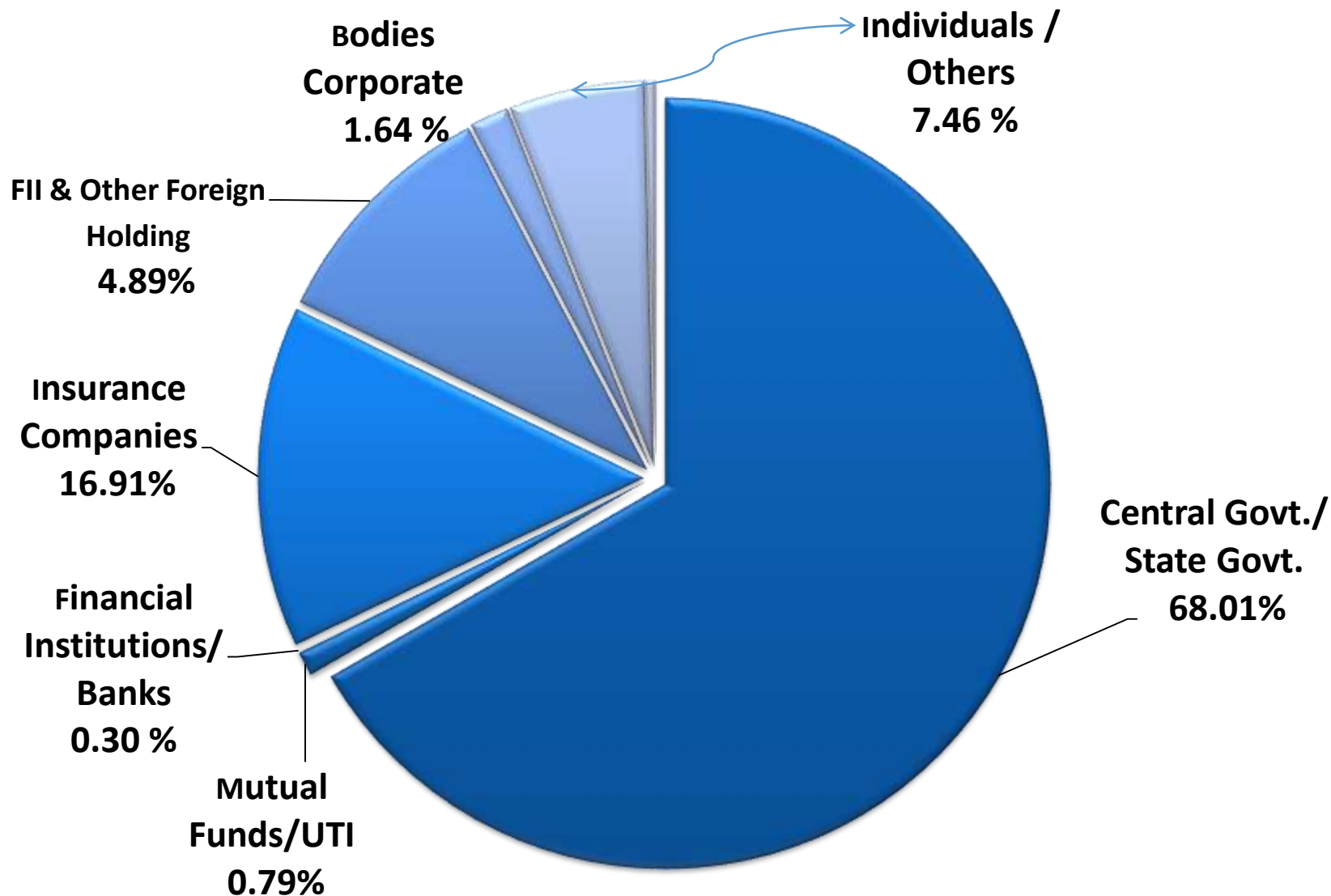
Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

**A/cs through BC Channel  
(Amt Rs. lacs)**



Q4FY15 Q1FY16 Q2FY16 Q3FY16 Q4FY16

# Shareholding Pattern- 31.03.2016



# Raising Capital during the FY2015-2016

(₹. in Crores)

Date of Allotment	Particulars (Investors)	Price per Share (In Rupees)	Amount (Rs. In Crore)
30.09.2015	Government of India	193.30	2455
05.01.2016	Life Insurance Corporation	132.06	264
30.03.2016	General Insurance Corporation of India	86.22	40
04.05.2016	Government of India (Application money received on 30.03.2016)	113.32	1150
04.05.2016	Life Insurance Corporation (Application money received on 31.03.2016)	96.03	153.65
31.12.2015	8.52% Tier 2 Bonds-2025	10,00,000	3000



# Awards & Recognition



Bank received **“Best MSME Banking Excellence Award”** for **“Best Performance in Micro Units Development and Refinance Agency (MUDRA) loan”** under Large Bank category from Hon’ble Union Minister, Shri Piyush Goyal.



Bank has been rated by Economic Times as the **“Second Most Trusted Brand”** in India among the PSU banks in 2015.



Bank received **“Best Bank”** award for **“use of Technology for Financial Inclusion among Large Banks”** for FY 2014-15 from IDRBT at the hands of Governor, RBI.



Bank received **“Best MSME Bank”** and **“Best Bank for Operational Performance”** awards.



**Financial Inclusion & Payment System Award** by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank received **“PMJDY Excellence Award”** from Honorable Union Minister



Bank received IBA Award for **“Best Financial Inclusion Technology Initiative”** from IDRBT.



Bank received **National Payments Excellence Awards 2015** awards for

- Top Issuer of Rupay Card in Special Category
- Special Award in Large Banks Category for NFS product.

THANK YOU!