

निवेशक संबंध विभाग  
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स्टार हाउस, सी-5, जी ब्लॉक  
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संदर्भ क्र. Ref. No.:HO:IRC:RB:2018-19:219

दिनांक Date: 31.07.2018

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.

Dear Sir/Madam,

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

This is in continuation of our letter dated 27.07.2018 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 on 31<sup>st</sup> July, 2018, where financial results of the Bank for the quarter ended 30<sup>th</sup> June, 2018 was discussed.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,

(राजीव भाटिया) / Rajeev Bhatia

कंपनी सचिव / Company Secretary



**PRESS RELEASE**

**BANK OF INDIA ANNOUNCES JUNE 2018 (Q1 - FY 2018-19)**

**FINANCIAL RESULTS**

Bank of India announced its audited results for the Q1 FY 2018-19, following the approval of its Board of Directors on July,31 2018.

**BUSINESS:**

- Global Business of the Bank stood at Rs.8,78,351 crore as on June 30, 2018 against Rs. 9,34,796 crore as on June 30,2017. The de-growth in business level has been as a result of Bank's conscious decision for curtailing the deposits volume, particularly the high cost ones and also because of rationalization of the Bank's overseas exposure.
- The Domestic Advances increased from Rs.2,81,570 crore in June, 2017 to Rs. 2,91,688 crore in June, 2018. The overseas advances, however, decreased from Rs. 1,09,492 crore in June 2017 to Rs.72,059 crore in June 2018 on account of Bank's ongoing plan to rationalize overseas operation as also due to the impact of RBI's restriction on buyer's credit.
- The share in CASA in Domestic deposits improved from 39.12% in June 2017 to 41.76% in June, 2018.
- Retail Loans increased by 18.53% YoY and stood at Rs 49,088 crore as on June 30, 2018. The share of Retail Loans in Total Domestic Advances increased from 14.71 % in June 2017 to 16.83% in June 2018.
- Priority Sector advances stood at Rs 1,18,469 crore which constitutes 40.64 % of ANBC.

**ASSET QUALITY:**

- Bank's Gross NPA declined sequentially from Rs.62,328 crore in March,2018 to Rs. 60,604 crore in June,2018. The Gross NPA ratio stood at 16.66% in June, 2018.
- The Net NPA stood at Rs. 27,932 crore in June,2018 against Rs.28,207 crore as in March, 2018. The Net NPA ratio stood at 8.45% as on June 30, 2018.
- Total Global Restructured Standard Assets of the Bank came down from Rs.11679 crore as on June 30, 2017 to Rs 8923 crore as on June 30, 2018.

- The Provision Coverage Ratio improved both on YoY basis as well as sequentially from 63.48% in June 2017 and 65.85% in March, 2018, the ratio has improved to 66.67% in June,2018.

### **PROFIT – Q1 FY2018-19:**

- The Bank's Operating Profit for Q1 FY 2018-19 stood at Rs.1,869 crore against Rs. 2,379 crore during Q1 FY 2017-18. Sequentially, operating profit increased by 59.47% from Rs.1,172 crore during Q4 - FY 2017-18.
- The Net Profit (PAT) of the Bank stood at Rs.95.11 crore in Q1 FY 2018-19 against Rs.87.71 crore for Q1-FY2017-18, signifying a rise by 8.44% .
- Net Interest Income (NII) increased to Rs.3,354 crore during Q1 FY 2018-19 from Rs.2,533 crore during Q1 FY 2017-18, indicating a growth rate of 32.42%.

### **RATIOS**

- NIM (global) improved from 1.99% in June 2017 to 2.49% in June 2018. NIM (domestic) moved up from 2.39% to 3.05% during the same period.
- Cost to Income Ratio has improved sequentially from 70.24% in March,2018 to 55.33% in June,2018.
- Yield on advances improved from 6.74% in March,2018 to 8.13% in June,2018
- Cost of Deposits declined from 4.58% in March, 2018 to 4.51% in June,2018.
- Credit Cost declined significantly from 7.74% in March,2018 to 2.70% in June,2018

### **CAPITAL ADEQUACY:**

- The CRAR on solo basis (Basel III) as on June 30, 2018 stood at 11.43%. The CET1 capital stood at 8.01%, Tier-I Capital at 8.14% and Tier -II Capital at 3.29%.

### **INITIATIVES:**

- ❖ Concept of **Area Managers** and **Star Prime** implemented for being more customer focused and for business development, recovery, digitization at ground level and re-activation of branches.
- ❖ Monthly Campaign called "**Ghar Ghar Dastak/Mahotsav**" being organized every month for speeding up CASA, NPA Recovery and Credit disbursement.
- ❖ Special CASA campaigns "**Amantran**" organized with special focus on Government, Business Associates, HNIs & NRIs.

- ❖ 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.
- ❖ “**Swarna Dhara**” – Gold Loans have been intensified.
- ❖ Refurbishing select branches as “**Star Digi**” branches with high end digitalized services for tech savvy customers.
- ❖ IT initiative “**Star Mahashakti**” being implemented for taking the Bank’s technological capability to next level.
- ❖ Seamless “**Information and communication Technology (ICT)**” based basic banking services enablement in Rural & unbanked areas.
- ❖ Selected as an “**Authorized bank for Yen credit transaction by GOI-MOF**” for Yen credit transaction.
- ❖ Synergizing of MCB with LCB and Branches to reduce the Operational Cost.
- ❖ Focus on **Digitisation and Alternate Delivery Channels**: Debit cards base increased from 485 lakh as on June 30, 2017 to 544 lakh as on June 30, 2018. Internet Banking users (Retail) increased from 43.23 lakh as on June 30, 2017 to 53.75 lakh as on June 30, 2018.
- ❖ Activation of 907 Growth Centers through Business Correspondents (BCs) called “**Star Points**” for expanding our outreach.

### **AWARDS:**

The Bank has been conferred Awards in various fields as under:

- ❖ **2<sup>nd</sup> Most Trusted Bank** in the PSU Bank category by Economic Times.
- ❖ “**Market Achievers’ Award**” in Currency Derivatives Segment amongst Public Sector Banks by NSE.
- ❖ “**Best Performer in Currency Derivative Segment**” amongst all Banks’ Category by BSE.
- ❖ IDRBT Banking Technology Excellence Award, **Best Bank for Managing IT Ecosystem**, large Bank category.
- ❖ IDRBT Banking Technology Excellence Award, **Best Bank for Electronic Payments**, large bank category.

- ❖ **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.
- ❖ Bank of India awarded as “**The Most Efficient Bank in Kenya**” by Think Business Banking Award 2018.
- ❖ Bank of India-Uganda Subsidiary awarded for “**Best Company Keeping Image High Award 2018**” from Indian Business Forum, Uganda.
- ❖ “**Runner-up Trophy for Best Bank** on AEPS implementation” by NPCI.
- ❖ “**Runner up Trophy (3<sup>rd</sup> Prize) for Best Bank** under – Atal Pension Yojana- Transformative Leaders Campaign.

31<sup>st</sup> July, 2018  
Mumbai



# **Performance During Q1 : FY18-19**



# Bank of India



Journey Commenced - 1906



Corporate Office BKC, Mumbai- 2003

# PERFORMANCE AT A GLANCE

Q1 FY19		
Parameter	Rs. Crore	Y-o-Y (%) Growth
Business	878,351	-6.04
Total Deposits	514,604	-5.36
Gross Advances	363,747	-6.98
CASA Deposits	169,916	3.40
Priority Sector Advances	118,469	4.25
MSME Advances	52,241	3.91
Retail Advances	49,088	18.53



## Ratios for Q1 FY19

Parameter	( In % )
Gross NPA	16.66% (Rs 60,604 crore)
Net NPA	8.45% (Rs 27,932 crore)
Provision Coverage Ratio	66.67 %

# Business (Q-o-Q)-Sequential

(₹.in Crores)

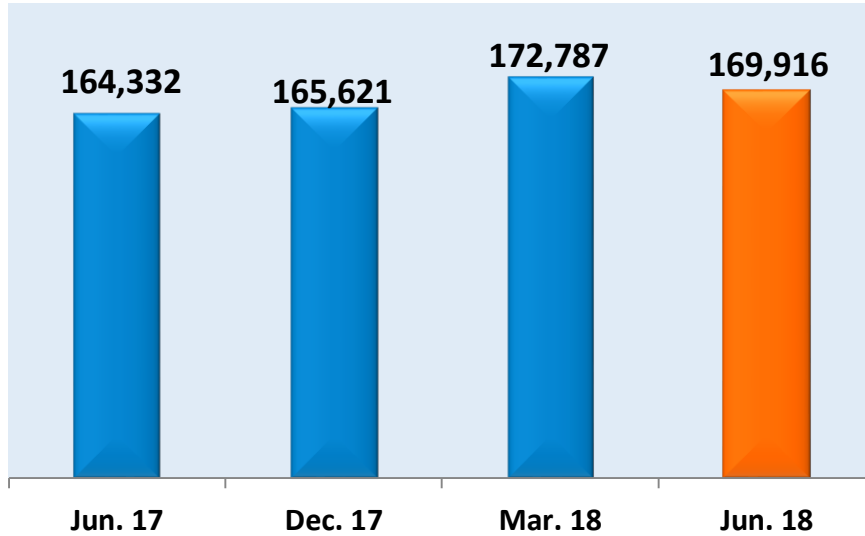
Business Mix (Deposits + Advances)	June 17	Sep17	Dec 17	Mar 18	June 18	Variation (%) over June 17      Mar 18	
<b>Global Business</b>	<b>934,796</b>	<b>934,403</b>	<b>905,541</b>	<b>896,850</b>	<b>878,351</b>	<b>-6.04</b>	<b>-2.06</b>
Domestic	706,833	700,902	694,636	714,712	702,130	-0.67	-1.76
Foreign	227,963	233,501	210,905	182,138	176,221	-22.70	-3.25
<b>Global Deposits</b>	<b>543,734</b>	<b>543,716</b>	<b>526,003</b>	<b>520,854</b>	<b>514,604</b>	<b>-5.36</b>	<b>-1.20</b>
Domestic	425,263	422,718	413,966	421,211	410,442	-3.49	-2.56
Foreign	118,471	120,998	112,037	99,643	104,162	-12.08	4.54
<b>Global Advances (Gross )</b>	<b>391,062</b>	<b>390,687</b>	<b>379,538</b>	<b>375,995</b>	<b>363,747</b>	<b>-6.98</b>	<b>-3.26</b>
Domestic	281,570	278,185	280,670	293,500	291,688	3.59	-0.62
Foreign	109,492	112,502	98,868	82,495	72,059	-34.19	-12.65

- The de-growth in total business level has been as a result of conscious decision of the Bank for Consolidation, Cleansing of books and for Conservation of Capital.

# CASA Profile - Domestic

## CASA - Domestic

(₹. in Crores)



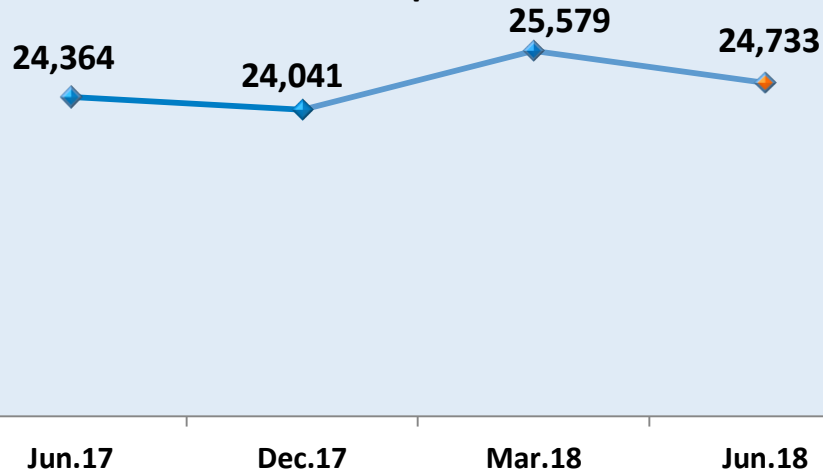
**CASA Ratio:41.76 %**

**CASA**  
Y-o-Y Growth: 3.40 %

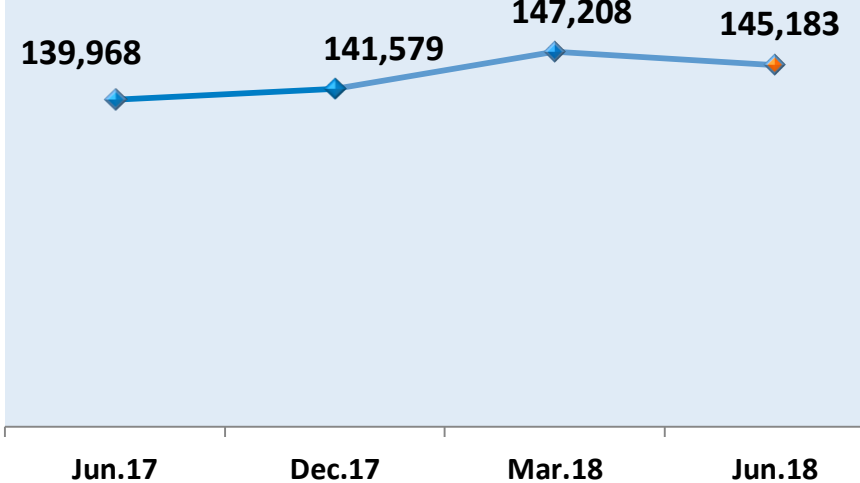
**Current Deposit**  
Y-o-Y Growth:1.51 %

**Savings Deposit**  
Y-o-Y Growth:3.72 %

## Current Deposits



## Saving Deposits



# Key Sectors – Domestic Credit

(₹ in Crores)

Industry	June 17	Sep 17	Dec 17	Mar 18	June 18	Y-O-Y Growth %	% to Domestic Credit	
							June 17	June 18
Agriculture*	46,420	47,525	47,519	48,822	48,458	4.39	16.49	16.61
MSME	50,277	52,606	53,141	54,285	52,241	3.91	17.86	17.91
Retail	41,414	42,869	45,317	47,817	49,088	18.53	14.71	16.83
<b>RAM</b>	<b>138,111</b>	<b>143,000</b>	<b>145,977</b>	<b>150,924</b>	<b>149,787</b>	<b>8.45</b>	<b>49.05</b>	<b>51.35</b>
Corporate & Others	143,459	135,185	134,693	142,576	141,901	-1.09	50.95	48.65
<b>Total</b>	<b>281,570</b>	<b>278,185</b>	<b>280,670</b>	<b>293,500</b>	<b>291,688</b>	<b>3.59</b>	<b>100.00</b>	<b>100.00</b>

\*Excluding RIDF

(₹ in Crores)

Particulars	June 17	Sep 17	Dec17	Mar 18	June 18	Y-O-Y Growth %	%age to Retail Credit	
							June 17	June 18
Home	23,213	23,878	24,897	26,616	27,709	19.37	56.05	56.45
Mortgage	5,903	6,291	6,840	6,963	6,843	15.92	14.25	13.94
Auto	3,648	3,875	4,203	4,476	4,624	26.75	8.81	9.42
Education	3,129	3,187	3,398	3,341	3,343	6.84	7.56	6.81
Personal	1,319	1,385	1,480	1,589	1,620	22.82	3.18	3.30
Others	4,202	4,253	4,499	4,832	4,949	17.78	10.15	10.08
<b>Total</b>	<b>41,414</b>	<b>42,869</b>	<b>45,317</b>	<b>47,817</b>	<b>49,088</b>	<b>18.53</b>	<b>100.00</b>	<b>100.00</b>

# Priority Sector Advances

Industry	June 17	Sep 17	Dec 17	Mar 18	June 18	Y-O-Y Growth %	% to ANBC
Agriculture*	54,542	53,387	51,266	51,938	50,801	-6.86*	17.43
Out of which , S&MF	24,167	24,034	23,904	23,858	23,868	-1.24*	8.19
MSME	42,466	44,088	44,942	51,678	49,244	15.96	
Out of which , Micro	18,908	20,905	21,834	24,051	23,115	22.25	7.93
Housing Loan	12,256	12,660	12,999	13,690	14,112	15.15	
Educational Loan	3,199	3,368	3,280	3,226	3,185	-0.43	
Others	1,172	1,074	1,124	1,159	1,127	-3.84	
<b>Total Priority Sector Advances \$</b>	<b>113,635</b>	<b>114,577</b>	<b>113,611</b>	<b>121,691</b>	<b>118,469</b>	<b>4.25*</b>	<b>40.64</b>

- ❖ \*Growth excluding RIDF in Total Priority Sector is 10.66%, Agriculture 4.39% and SF & MF 7.04%.
- ❖ Outstanding under RIDF is Rs.6649 crore.  
(out of which, NABARD -Rs.4727cr, SIDBI -Rs. 847cr and NHB -Rs. 1075 cr.)
- ❖ ANBC is Rs. 291536 Crore as of 30.06.2018.

# Domestic Credit – Industry-wise

Particulars	June 17	Sep 17	Dec 17	Mar 18	June 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,842	46,040	45,135	47,232	50,119	9.33	17.18
Basic Metal & Metal products	14,134	14,259	16,168	15,820	13,816	-2.25	4.74
Textiles	9,771	9,850	9,588	9,749	9,609	-1.66	3.29
Gems & Jewellery	5,705	5,973	5,611	5,610	5,714	0.16	1.96
Chemicals & Chemical products	5,528	5,509	5,632	5,789	6,428	16.28	2.20
Vehicles, vehicle parts & Transport equipment	3,228	3,020	3,038	3,785	3,110	-3.66	1.07
Rubber, Plastic & their products	2,155	2,256	2,118	2,348	2,062	-4.32	0.71
Construction	1,111	1,155	1,327	2,237	2,199	97.93	0.75
Other Industries	28,376	24,674	26,908	30,787	28,100	-0.97	9.63
<b>Total</b>	<b>115,850</b>	<b>112,736</b>	<b>115,525</b>	<b>123,357</b>	<b>121,157</b>	<b>4.58</b>	<b>41.54</b>



# Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	June 17	Sep. 17	Dec. 17	Mar 18	June 18	Y-O-Y (%)
<b>Power</b>	<b>30,741</b>	<b>30,395</b>	<b>28,800</b>	<b>30,826</b>	<b>33,985</b>	<b>10.55</b>
<i>a) SEBs*</i>	12,003	11,693	11,415	11,752	14,228	18.54
<i>b) Others</i>	18,738	18,702	17,385	19,074	19,757	5.44
<b>Roads and Ports</b>	<b>10,354</b>	<b>10,369</b>	<b>11,035</b>	<b>11,114</b>	<b>11,270</b>	<b>8.85</b>
<b>Telecom #</b>	<b>656</b>	<b>653</b>	<b>653</b>	<b>649</b>	<b>640</b>	<b>-2.44</b>
<b>Other Infrastructure</b>	<b>4,699</b>	<b>5,817</b>	<b>5,841</b>	<b>5,692</b>	<b>5,272</b>	<b>12.19</b>
<b>Total</b>	<b>46,450</b>	<b>47,234</b>	<b>46,329</b>	<b>48,281</b>	<b>51,167</b>	<b>10.16</b>

\*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs.1049 crore as on 30.06.2018. Increase was mainly due to disbursement of TL of Rs.1600 cr to MSPGC Ltd and utilization of WC of about Rs 600 cr by Punjab State Power Corp.

# O/S under Telecom excludes the outstanding under Telecom Services.

# Sector wise breakup of Standard Restructured Advances

(Domestic)- 30.06.2018

(₹. in Crores)

Sector	June 17		June 18	
	No. of A/Cs	Amount	No. of A/Cs	Amount
INFRA	36	5,052	21	2,292
INFRA-POWER	24	4,268	13	1811
INFRA-TELECOM	2	196	0	0
INFRA-ROADS & PORTS	6	422	6	399
INFRA-OTHERS	4	166	2	82
AVIATION	1	2,126	1	3660
TEXTILES	15	327	5	12
STEEL	7	227	5	149
ENGG	9	116	5	45
SUGAR	9	416	6	191
PHARMA	6	145	3	70
AUTOMOBILES	4	31	3	21
CRE	1	27	1	25
EDUCATION	16	70	11	49
SERVICES	10	62	11	94
FOOD PROCESSING	9	12	5	3
HOTELS	15	108	11	110
PAPER	4	53	2	27
CEMENT	5	222	4	195
AGRICULTURE	20	59	10	21
CERAMICS	3	6	2	1
RUBBER & PLASTIC	5	23	3	25
CHEMICALS	5	18	3	7
OTHER METAL	5	163	2	6
MISC	59138	2,104	52458	1796
<b>Total Standard Restructured Advances (Domestic)</b>	<b>59323</b>	<b>11,367</b>	<b>52572</b>	<b>8799</b>
<b>Total Standard Restructured Advances (Overseas)</b>	<b>4</b>	<b>312</b>	<b>3</b>	<b>124</b>
<b>Total Standard Restructured Advances (Global)</b>	<b>59327</b>	<b>11679</b>	<b>52575</b>	<b>8923</b>
<b>Total NPA Restructured Advances (Global)</b>	<b>10514</b>	<b>15946</b>	<b>14237</b>	<b>18520</b>
<b>Total Restructured Advances (Std+NPA) (Global)</b>	<b>69841</b>	<b>27625</b>	<b>66812</b>	<b>27443</b>

# Asset Quality – Sequential (Global)

Item	June 17	Sep 17	Dec 17	Mar 18	June 18
Gross NPA	51,019	49,307	64,249	62,328	60,604
Net NPA	24,407	23,566	36,117	28,207	27,932
Gross NPA %	13.05	12.62	16.93	16.58	16.66
Net NPA %	6.70	6.47	10.29	8.26	8.45
<b>Provision Coverage Ratio %</b>	<b>63.48</b>	<b>65.23</b>	<b>56.96</b>	<b>65.85</b>	<b>66.67</b>

# Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	June 2017 Q1	Sep 2017 Q2	Dec 2017 Q3	Mar 2018 Q4	June 2018 Q1
<b>Opening Balance</b>	<b>52,045</b>	<b>51,019</b>	<b>49,307</b>	<b>64,249</b>	<b>62328</b>
<b>Less :</b>					
Recovery	1,360	528	1,178	11,417	2,699
Upgradation	1,379	538	165	1,539	1,774
Write Off	2,324	2,787	2,044	1,938	3,922
<b>Total reduction</b>	<b>5,063</b>	<b>3,853</b>	<b>3,387</b>	<b>14,894</b>	<b>8,395</b>
Add : Slippages	4,037	2,141	18,329	12,973	6,671
<b>Closing Balance</b>	<b>51,019</b>	<b>49,307</b>	<b>64,249</b>	<b>62,328</b>	<b>60,604</b>

# Break up of Gross NPA

Particulars	June 17	Sep 17	Dec 17	Mar 18	June 18	%age to Domestic Credit	
						June 17	June 18
<b>Large Corporate</b>	19,161	17,608	20,615	26,112	23275	6.81	7.98
<b>Mid Corporate</b>	7,953	7,606	8,114	9,848	9067	2.82	3.11
<b>SME</b>	8,563	8,391	8,463	8,422	8859	3.04	3.04
<b>AGRICULTURE</b>	4,539	4,873	5,094	5,476	6557	1.61	2.25
<b>RETAIL</b>	1,308	1,193	1,188	1,228	2018	0.46	0.69
<b>TOTAL (DOMESTIC)</b>	<b>41,524</b>	<b>39,671</b>	<b>43,474</b>	<b>51,086</b>	<b>49,776</b>	<b>14.75</b>	<b>17.06</b>
<b>Total (Overseas)</b>	<b>9,495</b>	<b>9,636</b>	<b>20,775</b>	<b>11,242</b>	<b>10828</b>	<b>8.67</b>	<b>15.03</b>
<b>Total (Global)</b>	<b>51,019</b>	<b>49,307</b>	<b>64,249</b>	<b>62,328</b>	<b>60604</b>	<b>13.05</b>	<b>16.66</b>

# Sector wise NPA

## Domestic

(₹. in Crores)

Sector	June 17	Mar 18	June 18	% to Sectoral Advances	
				June 17	June 18
Agriculture	4,539	5,476	6557	9.78	13.53
Industry	26,923	34,310	31346	23.24	25.87
Services	8,754	10,072	9855	11.24	13.50
Retail	1,308	1,228	2018	3.16	4.11
<b>Total</b>	<b>41,524</b>	<b>51,086</b>	<b>49,776</b>	<b>14.75</b>	<b>17.06</b>

## Overseas

(₹. in Crores)

Sector	June 17	Mar 18	June 18	% to Sectoral Advances	
				June 17	June 18
Trade	1,732	1,925	2,102	19.43	14.42
Manufacturing	2,382	2,659	2,677	41.56	52.15
Real Estate	291	329	379	16.52	19.81
Others	5,090	6,329	5,670	5.47	11.24
<b>Total</b>	<b>9,495</b>	<b>11,242</b>	<b>10,828</b>	<b>8.67</b>	<b>15.03</b>

# Investments (Domestic)

	June 17				June 18			
Particulars	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>26,221</b>	<b>79,611</b>	<b>314</b>	<b>106,146</b>	<b>28,670</b>	<b>80,304</b>	<b>12</b>	<b>108,986</b>
Of Which:								
Government Securities	26,221	79,611	314	106,146	28,670	80,304	12	108,986
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	2.76	5.26	7.82	4.65	3.20	5.64	2.96	5.00
<b>2. Non SLR Investments</b>	<b>12,550</b>	<b>1,937</b>	<b>4</b>	<b>14,491</b>	<b>15,644</b>	<b>8,963</b>	<b>41</b>	<b>24,648</b>
M Duration	4.12	2.72	0	4.01	3.95	2.91	3.06	3.92
<b>Total</b>	<b>38,771</b>	<b>81,548</b>	<b>318</b>	<b>120,637</b>	<b>44,314</b>	<b>89,267</b>	<b>53</b>	<b>133,634</b>



# Net Interest Income – Global (Quarter ended )

Particulars	Quarter ended					Variation (%) over	
	June 17	Sep 17	Dec 17	Mar 18	June 18	June 17	Mar 18
<b>Interest Income</b>	<b>9,496</b>	<b>9,894</b>	<b>9,335</b>	<b>9,347</b>	<b>10,013</b>	<b>5.44</b>	<b>7.13</b>
a. From Advances	6,349	6,696	6,331	5,920	6,714	5.75	13.41
b. From Investments	2,208	2,240	2,290	2,416	2,446	10.78	1.24
c. From Money Market Operations & Others	939	958	714	1,011	853	-9.16	-15.63
<b>Interest Expended</b>	<b>6,963</b>	<b>6,986</b>	<b>6,834</b>	<b>6,783</b>	<b>6,659</b>	<b>-4.37</b>	<b>-1.83</b>
a. On Deposits	6,252	6,227	5,918	5,928	5,777	-7.60	-2.55
b. On Borrowings	440	498	663	603	601	36.59	-0.33
c. Subordinated Bonds & Others	271	261	253	252	281	3.69	11.51
<b>Net Interest Income</b>	<b>2,533</b>	<b>2,908</b>	<b>2,501</b>	<b>2,564</b>	<b>3,354</b>	<b>32.41</b>	<b>30.81</b>

# Non-Interest Income – Global (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	June 17	Sep 17	Dec 17	Mar 18	June 18	June 17	Mar 18
Commission, Exchange & Brokerage	316	306	334	377	265	-16.14	-29.71
Profit from Sale of Investments	648	743	81	-34	-465	-171.76	-1,267.65
Profit from Exchange Transactions	359	312	275	456	365	1.67	-19.96
Recovery In W/o accounts	68	85	84	170	208	205.88	22.35
Other Non Interest Income	220	261	267	406	457	107.73	12.56
<b>Total Non-Interest Income</b>	<b>1,611</b>	<b>1,707</b>	<b>1,041</b>	<b>1,375</b>	<b>830</b>	<b>-48.48</b>	<b>-39.64</b>

# Profitability -Global (Quarter ended )

Particulars	Quarter ended					Variation (%) over	
	June 17	Sep. 17	Dec 17	Mar 18	June 18	June 17	Mar 18
<b>1. Total Income</b>	<b>11,107</b>	<b>11,601</b>	<b>10376</b>	<b>10,722</b>	<b>10,843</b>	<b>-2.38</b>	<b>1.13</b>
a. Interest Income	9,496	9,894	9335	9,347	10,013	5.44	7.13
b. Non Interest Income	1,611	1,707	1041	1,375	830	-48.48	-39.64
<b>2. Total Expenditure</b>	<b>8,727</b>	<b>9,368</b>	<b>9022</b>	<b>9,550</b>	<b>8,974</b>	<b>2.83</b>	<b>-6.03</b>
a. Interest expended	6,963	6,986	6834	6,783	6,659	-4.37	-1.83
b. Operating Expenses	1,764	2,382	2188	2,767	2,315	31.24	-16.34
<b>3. Net Interest Income (NII)</b>	<b>2,533</b>	<b>2,908</b>	<b>2501</b>	<b>2,564</b>	<b>3,354</b>	<b>32.41</b>	<b>30.81</b>
<b>4. Operating Profit</b>	<b>2,380</b>	<b>2,233</b>	<b>1354</b>	<b>1,172</b>	<b>1,869</b>	<b>-21.47</b>	<b>59.47</b>
<b>5. Net Profit / Loss</b>	<b>88</b>	<b>179</b>	<b>-2341</b>	<b>-3969</b>	<b>95</b>		

# Provisions -Global (Quarter ended )

Particulars	Quarter ended				
	June 17	Sep. 17	Dec 17	Mar 18	June 18
<b>Operating Profit</b>	<b>2,380</b>	<b>2,233</b>	<b>1,354</b>	<b>1,172</b>	<b>1,869</b>
<b>Provisions for</b>					
B&D	2,156	1,867	4,373	6,699	2,260
Standard Assets	70	55	-327	-470	-37
NPV / Others	-111	-50	-53	93	-44
Depreciation on Investment	131	81	906	351	385
<b>Total Provisions before Tax</b>	<b>2,246</b>	<b>1,953</b>	<b>4,899</b>	<b>6,673</b>	<b>2,564</b>
Taxation	46	101	-1,204	-1,532	-790
<b>Net Profit /Loss</b>	<b>88</b>	<b>179</b>	<b>-2,341</b>	<b>-3,969</b>	<b>95</b>

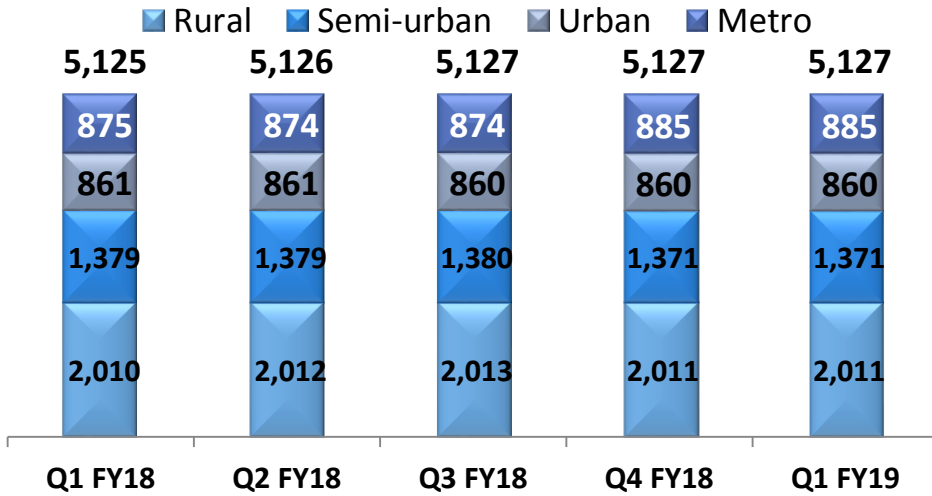
# Key Financial Ratios - Global (Q-o-Q)

Particulars	June 17	Sep 17	Dec 17	Mar 18	June 18
	Global	Global	Global	Global	Global
Cost of Deposits	4.74	4.55	4.47	4.58	4.51
Yield on Advances	7.40	7.47	7.01	6.74	8.13
Yield on Investments	7.31	7.27	7.20	7.21	7.22
NIM	1.99	2.15	1.88	1.65 (1.92 FY2018)	2.49
Cost to Income Ratio	42.58	51.61	61.77	70.24 (56.04 FY2018)	55.33
Provision Coverage Ratio	63.48	65.23	56.96	65.85	66.67
Credit Cost (Prov for B & D / Average Net Advances )	2.36	2.05	4.89	7.74 (4.27 FY 2018)	2.70

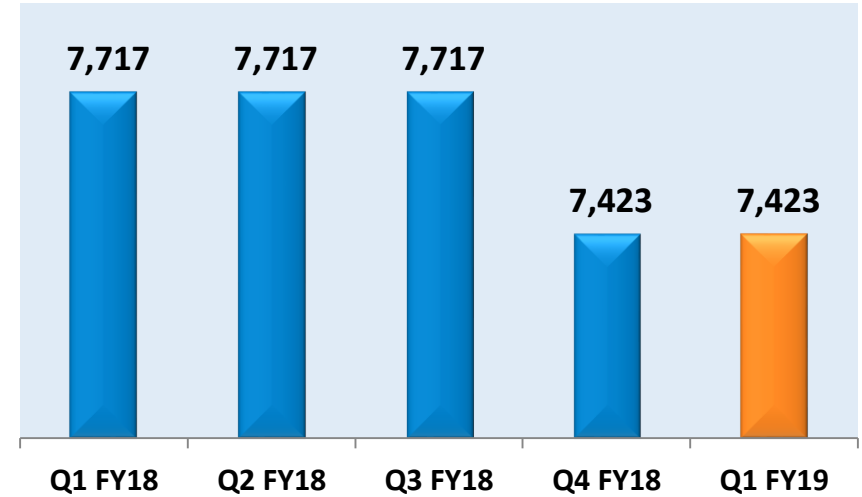
# Capital Adequacy – Basel-III

Particulars	June 17	Mar 18	Benchmark of CRAR (%) for June 18	June 18
<b>Capital Adequacy - Basel III</b>				
CET1 Capital	24,420	24,993		24,823
AT1 Capital	5,825	5,905		405
Tier I Capital	30,245	30,898		25,228
Tier II Capital	11,275	10,199		10,190
<b>Total Capital</b>	<b>41,520</b>	<b>41,097</b>		<b>35,417</b>
Total Assets	625,686	609,575		595,251
Risk Weighted Assets	335,164	317,546		309,828
CRAR – CET1 (%) including CCB	7.28	7.87	7.375	8.01
CRAR – AT1 (%)	1.74	1.86	1.50	0.13
CRAR – Tier I (%)	9.02	9.73	7.00	8.14
CRAR - Tier II (%)	3.36	3.21	2.00	3.29
<b>Capital Adequacy Basel III (%) (including CCB of 1.875 %)</b>	<b>12.38</b>	<b>12.94</b>	<b>10.875</b>	<b>11.43</b>

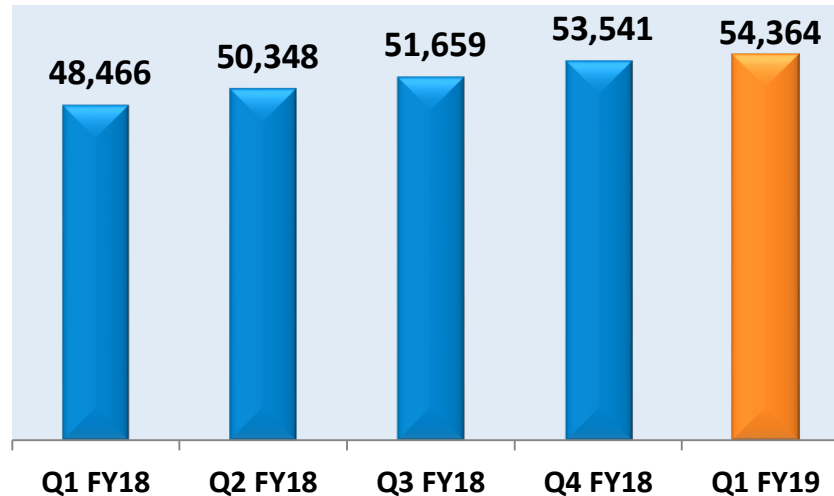
### Branch Expansion



### ATM Roll-Out



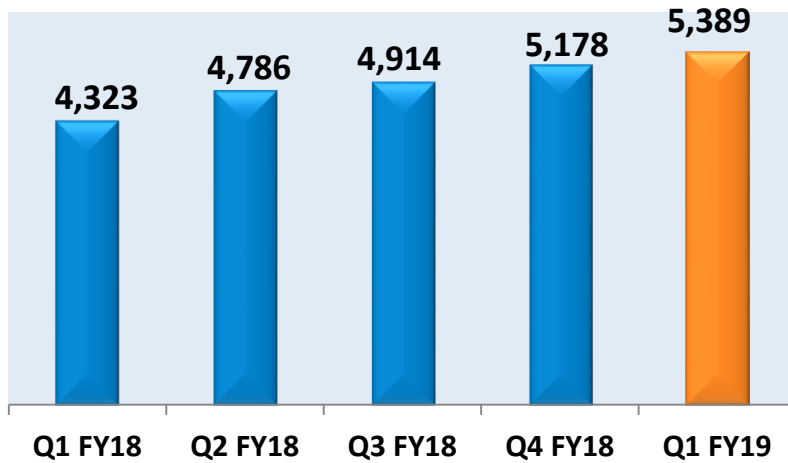
### Debit Card ('000)



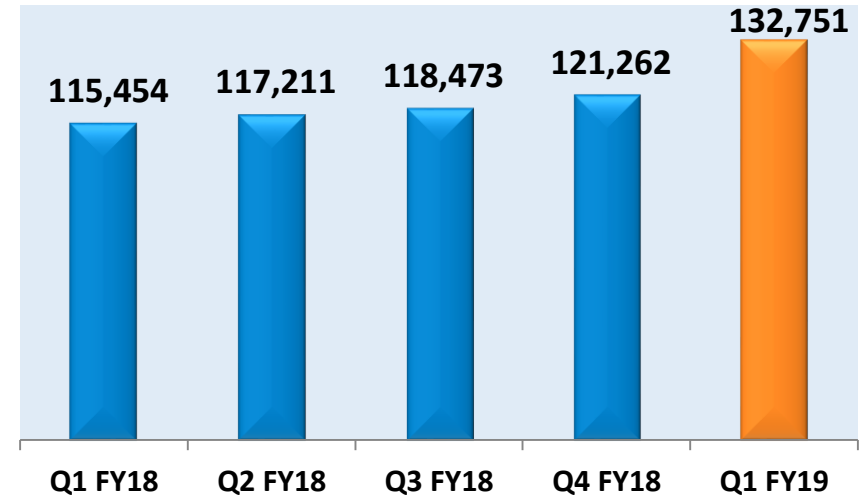


# Delivery Channels (cont'd)

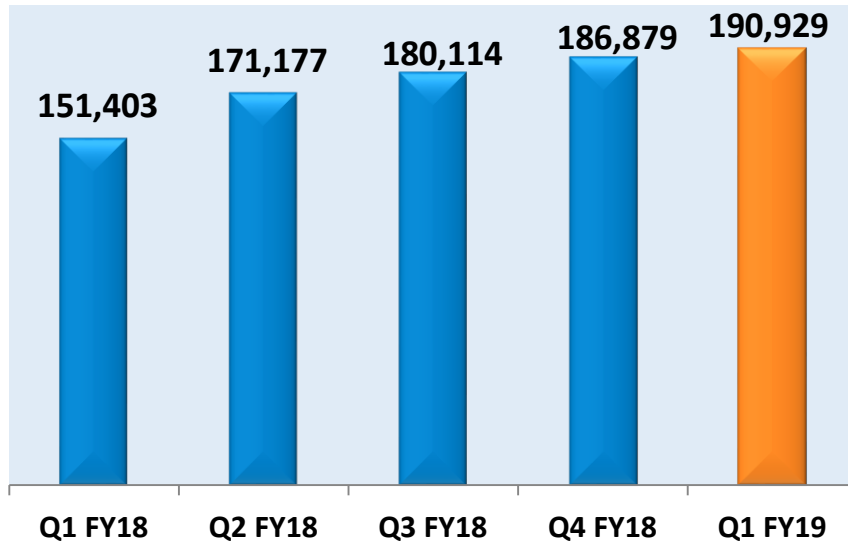
### Internet Banking Users - Retail ('000)



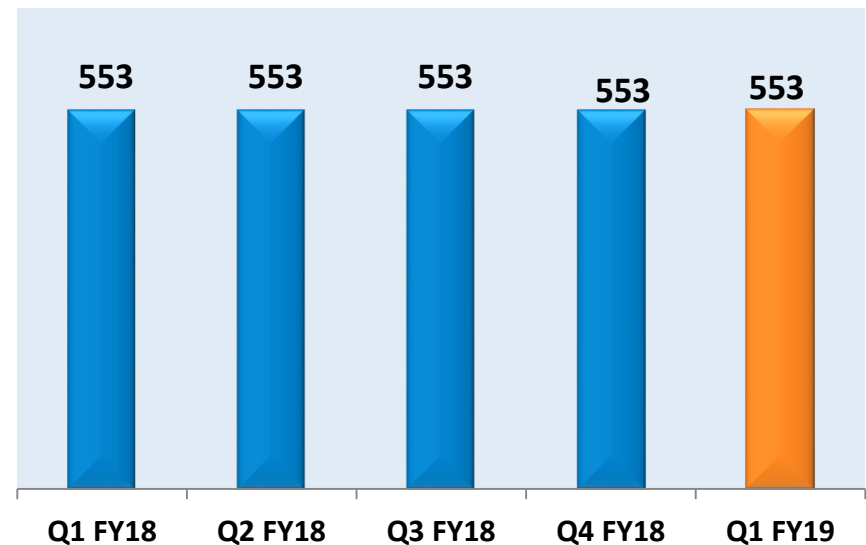
### Internet Banking Users - Corporate



### Mobile Banking Users



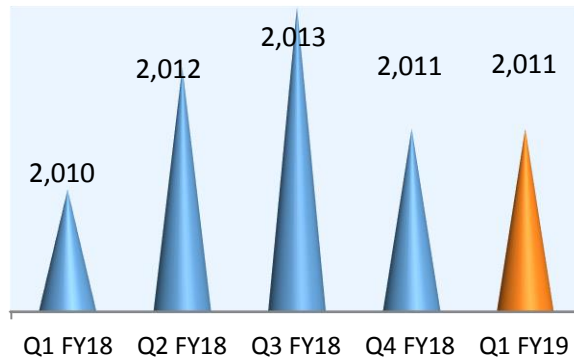
### e-Galleries



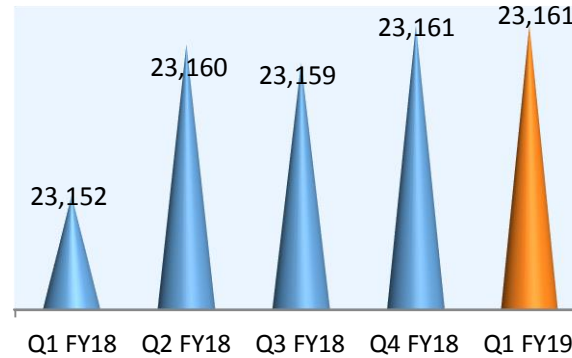
# Performance Under Financial Inclusion

Particulars	As on 30.06.2017		As on 31.12.2017		As on 31.03.2018		As on 30.06.2018	
	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)	175.32	3,468.36	188.70	3,999.18	192.95	4,492.82	197.60	4540.85
Zero Balance Accts (Lacs)	35.91	-	36.22	-	35.05	-	35.33	-
PMSBY (Lacs)	35.28	-	35.94	-	36.12	-	36.29	-
PMJJBY (Lacs)	13.12	-	13.50	-	13.60	-	13.69	-
APY (Lacs)	1.86	-	3.78	-	4.23	-	4.40	-
PMMY Shishu (Actual)	395,447	1,925	423,331	2,039	583,572	2,414.73	605,797	2,467.56
PMMY Kishor	207,534	3,307	273,310	4,715	311,020	5,479.91	332,352	5,990.64
PMMY Tarun	45,793	3,437	61,798	4,658	68,305	5,150.41	73,385	5,427.78
PMMY Total	648,774	8,669	758,439	11,413	962,897	13,045.05	1,011,534	13,886.07

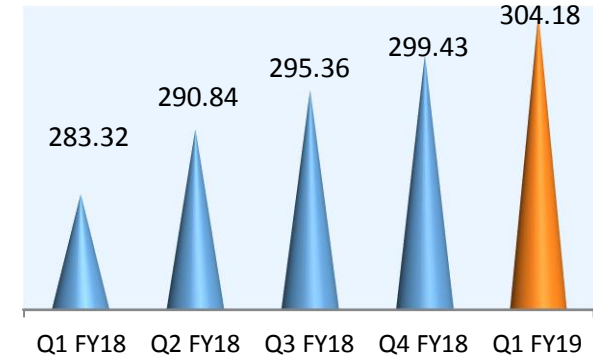
## Rural Branches



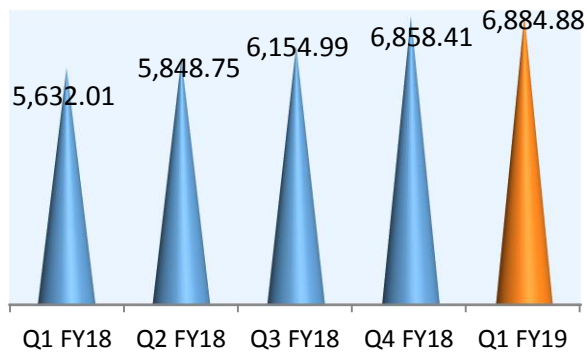
## Unbanked Villages Covered



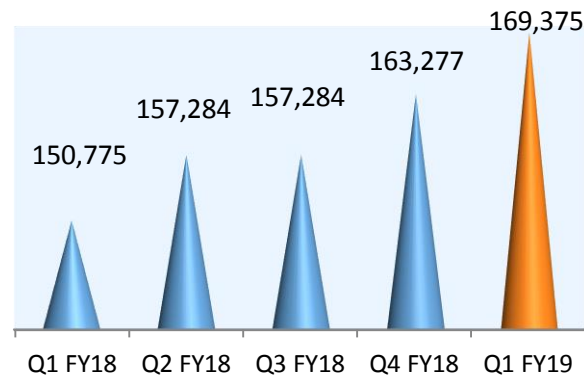
## Total BSBD ( NO Frill) Account (No in Lacs)



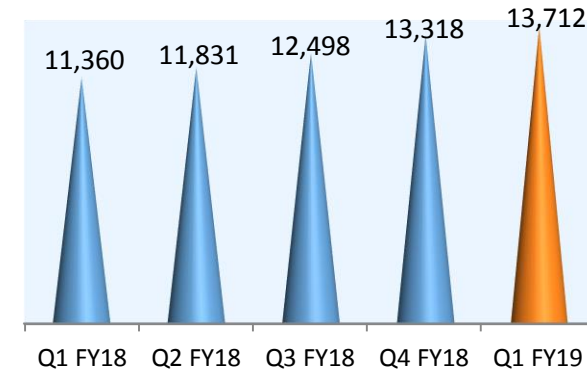
## Total Deposit mobilised in BSBD ( NO-Frill) Account (Amt. in Crores)



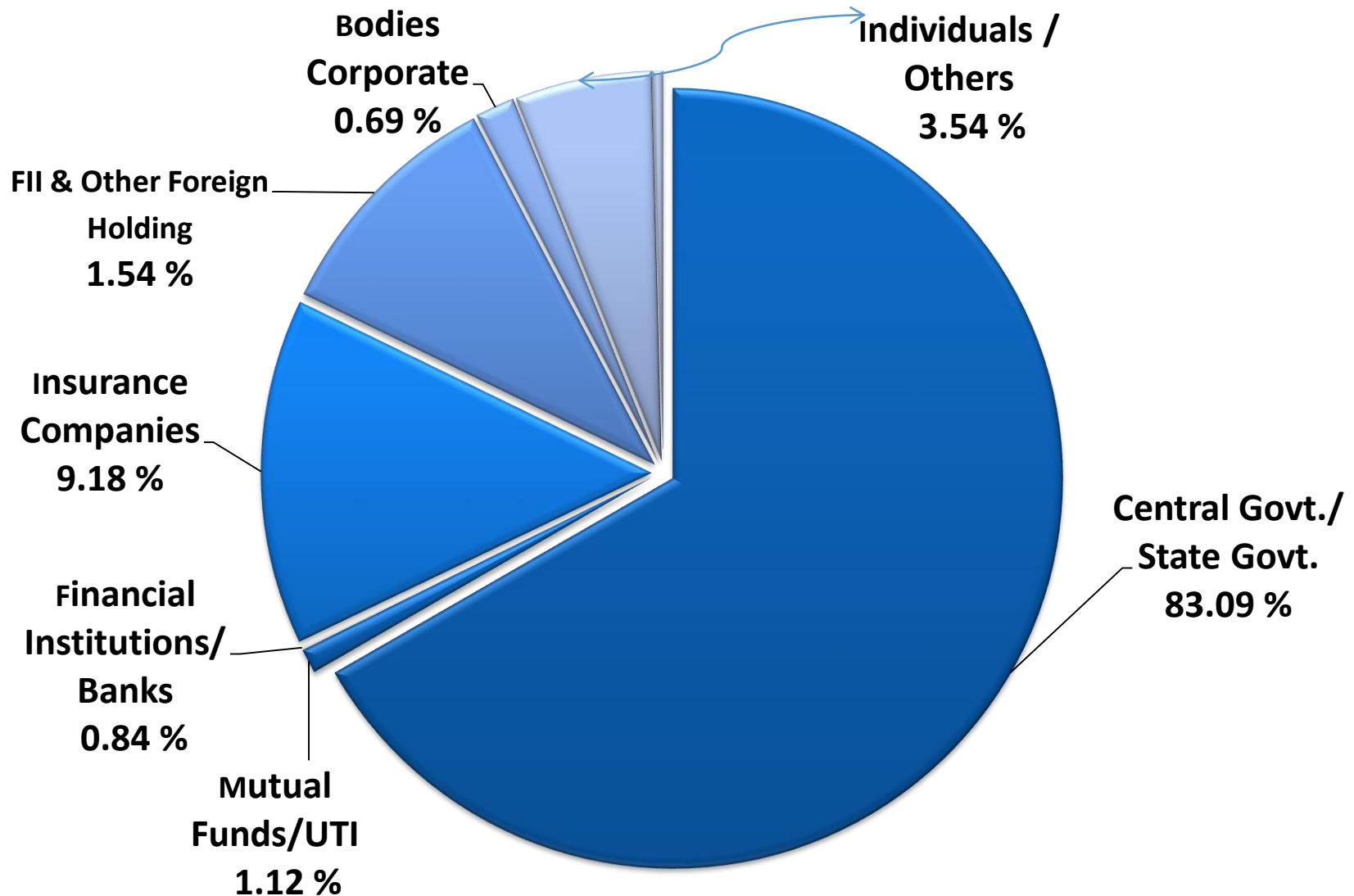
## RSETIs - No of Candidates Trained



## FLCs-No of Outdoor activities undertaken













# Shareholding Pattern- 30.06.2018



- Concept of **Area Managers** and **Star Prime** implemented for being more customer focused and for business development, recovery, digitization at ground level and re-activation of branches.
- Monthly Campaign called “**Ghar Ghar Dastak / Mahotsav**” being organized every month for speeding up CASA, NPA Recovery and Credit disbursement.
- 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.

- **“Swarna Dhara”** – Gold Loans have been intensified.
- Refurbishing select branches as **“Star Digi”** branches with high end digitalized services for tech savvy customers.
- IT initiative **“Star Mahashakti”** being implemented for taking the Bank’s technological capability to next level.
- Selected as an **“Authorized bank for Yen credit transaction by GOI-MOF”** for Yen credit transaction.
- Synergizing of MCB with LCB and Branches to reduce the Operational Cost.
- Focus on **Digitisation and Alternate Delivery Channels** such as internet Banking, Debit and Credit Cards, POS machines.
- Activation of 907 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 of India has been conferred **“Market Achievers’ Award”** in Currency Derivatives Segment amongst Public Sector Banks by NSE.
-  Bank of India awarded as **“Best Performer in Currency Derivative Segment”** amongst all Banks’ Category by BSE.
-  IDRBT Banking Technology Excellence Award, **Best Bank for Managing IT Ecosystem**, large Bank category
-  IDRBT Banking Technology Excellence Award, **Best Bank for Electronic Payments**, large bank category.
-  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.
-  Bank of India awarded as **“The Most Efficient Bank in Kenya”** by Think Business Banking Award 2018.
-  Bank of India-Uganda Subsidiary awarded for **“Best Company Keeping Image High Award 2018”** from Indian Business Forum, Uganda.
-  **“Runner-up Trophy for Best Bank on AEPS implementation”** by NPCI.
-  **“Runner up Trophy (3<sup>rd</sup> Prize) for Best Bank under – Atal Pension Yojana- Transformative Leaders Campaign**

THANK YOU!