

निवेशक संबंध विभाग

प्रधान कार्यालय :

स्टार हाउस, सी - 5, "G" ब्लॉक

8वीं मंजिल,

बान्द्रा कुर्ला संकुल,

बान्द्रा (पूर्व),

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Ref No. HO:IRD:RB:2017-18:86

Date: May 23, 2017

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.

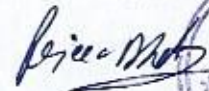
Dear Sir/Madam,

Analyst / Institutional Investor Meet- Presentation

This is in continuation of our letter dated May 19, 2017 on the subject. We are attaching a copy of Press Release and a copy of presentation prepared by the Bank for the meet with Analyst / Institutional Investors on May 22, 2017, where financial results of the Bank for the quarter and year ended 31.03.2017 was discussed.

Thanking you,

Yours faithfully,



(Rajeev Bhatia)

Company Secretary





Performance During Q4 : FY16-17

*** ENABLING THE STAR TO SHINE ***

PERFORMANCE AT A GLANCE

FY17			
Parameter	Rs. Crore	Q-o-Q (%)	Y-o-Y (%)
Business	933,820	0.45	4.38
Total Deposits	540,032	-0.48	5.27
Gross Advances	393,788	1.75	3.18
CASA Deposits	166,608	-2.22	30.24
Priority Sector Advances	113,027	3.11	8.00
MSME Advances	51,086	7.95	3.85
Retail Advances	41,793	6.81	10.63

Ratios for Q4 FY17	
Parameter	(In %)
Gross NPA	13.22% (13.38 % in Q3)
Net NPA	6.90% (7.09% in Q3)
Provision Coverage Ratio	61.47% (58.71% in Q3)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	16.12% (16.70 in Q3)
NIM (Q4)	Global Domestic
	2.39 (2.21 in Q3) 2.80 (2.65 in Q3)
Net Interest Income (NII)	Rs.3,469 cr (Rs.2,863 cr in Q3)

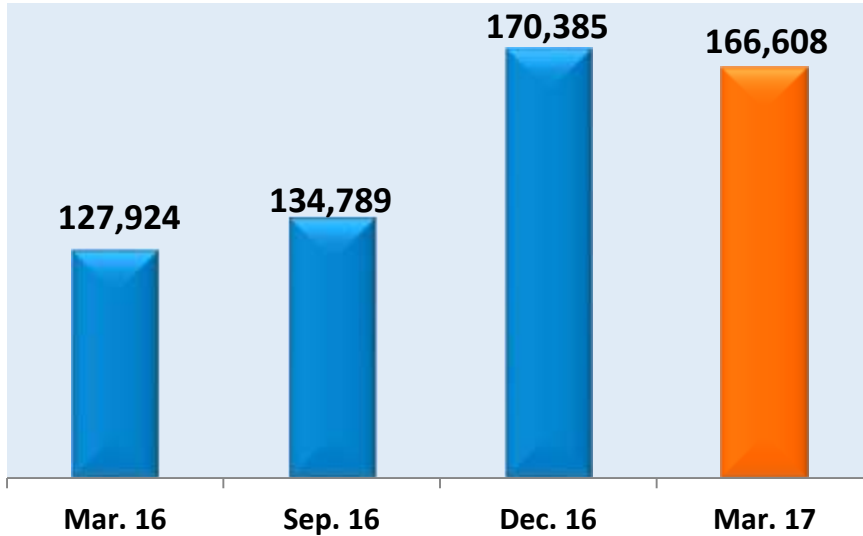
Business (Q-o-Q)-Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	Mar 16	Jun 16	Sep16	Dec 16	Mar 17	Y-O-Y Variation %
Global Business	894,667	885,573	893,978	929,656	933,820	4.38%
Domestic	645,888	647,681	656,192	701,766	709,183	9.80%
Foreign	248,779	237,892	237,786	227,890	224,637	-9.70%
Global Deposits	513,005	498,000	505,280	542,628	540,032	5.27%
Domestic	377,309	373,290	381,724	425,625	423,457	12.23%
Foreign	135,696	124,710	123,556	117,003	116,575	-14.09%
Global Advances (Gross)	381,662	387,573	388,698	387,028	393,788	3.18%
Domestic	268,579	274,391	274,468	276,141	285,725	6.38%
Foreign	113,083	113,182	114,230	110,887	108,063	-4.44%

CASA - Domestic

(₹. in Crores)



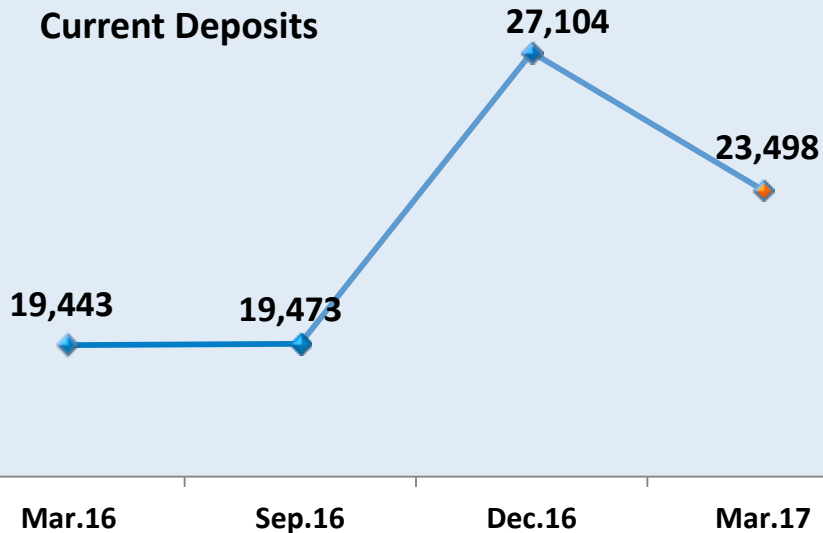
CASA Ratio: 39.84%

CASA
YoY Growth: **30.24%**

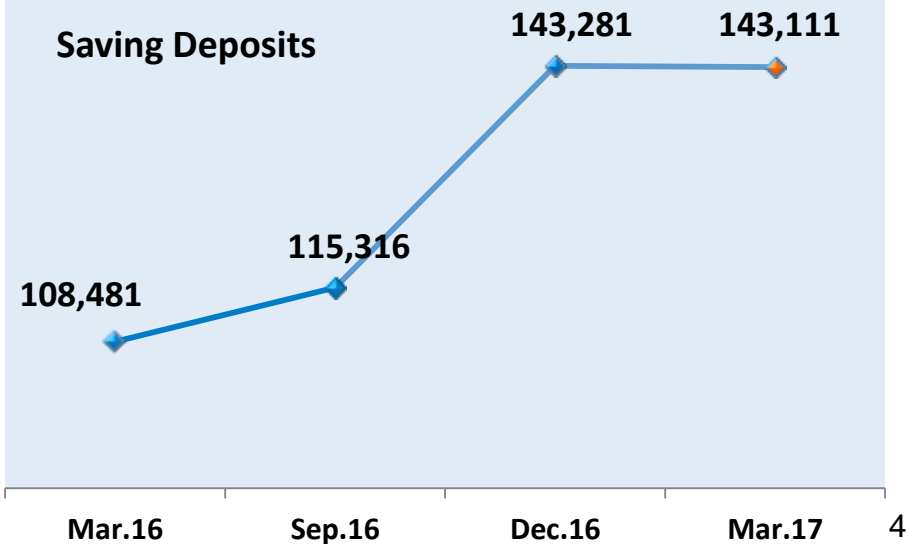
Current Deposit
YoY Growth: **20.86 %**

Savings Deposit
YoY Growth: **31.92 %**

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Mar. 16	Jun 16	Sep 16	Dec16	Mar. 17	Y-O-Y Growth %	% to Domestic Credit	
							Mar. 16	Mar. 17
Agriculture*	45,080	45,418	46,515	46,232	47,010	4.28%	16.78	16.45
MSME (Priority & Non- Priority)	49,190	47,820	48,509	47,321	51,086	3.85%	18.31	17.88
Retail	37,777	37,863	38,908	39,130	41,793	10.63%	14.07	14.63
Corporate & Others	136,532	143,290	140,536	143,458	145,836	6.81%	50.83	51.04
Total	268,579	274,391	274,468	276,141	285,725	6.38%	100.00	100.00

*Excluding RIDF

(₹ in Crores)

Particulars	Mar. 16	Jun 16	Sep 16	Dec16	Mar. 17	Y-O-Y Growth %	%age to Retail Credit	
							Mar. 16	Mar. 17
Home	19,658	20,135	20,646	21,051	22,248	13.18%	52.04	53.23
Mortgage	5,054	5,132	5,369	5,410	5,881	16.36%	13.38	14.07
Auto	2,892	2,873	2,942	3,265	3,504	21.16%	7.66	8.38
Education	3,143	3,152	3,275	3,266	3,270	4.04%	8.32	7.82
Personal	1,177	1,179	1,188	1,172	1,252	6.37%	3.12	3.00
Others	5,853	5,392	5,488	4,966	5,638	-3.67%	15.49	13.49
Total	37,777	37,863	38,908	39,130	41,793	10.63%	100.00	100.00

Priority Sector Advances

(₹. in Crores)

Industry	Mar. 16	Jun 16	Sep 16	Dec 16	Mar. 17	Y-O-Y Growth %	% to ANBC
Agriculture*	50,508	50,885	53,674	54,537	54,303	7.51	19.44
Out of which , S&MF	20,737	20,949	23,851	23,873	23,726	14.41	8.50
MSME	39,466	41,189	40,708	39,747	42,768	8.37	
Out of which , Micro	19,079	19,062	19,664	18,624	18,964	12.33	6.79
Housing Loan	10,314	10,637	10,762	10,966	11,584	12.31	
Educational Loan	3,093	3,103	3,227	3,219	3,188	3.07	
Others	1,275	1,204	1,265	1,156	1,185	-7.06	
Total Priority Sector Advances	104,656	107,018	109,636	109,625	113,027	8.00	40.47

- Including RIDF Rs.8,996.55 (out of which, NABARD-Rs.7,291.92 cr, SIDBI-Rs.962.82 cr and NHB-Rs.741.81 cr.) and IBPC Agriculture-Rs.2,150 crore (out of which IBPC SF & MF-Rs. 1,363.96 crore)
- ANBC Rs.279,266 Crore as of 31.03.2017 (calculation based on 31.03.2016)

Domestic Credit – Industry-wise

Particulars	Mar. 16	June 16	Sep 16	Dec.16	Mar. 17	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,935	45,982	44,390	46,579	45,975	0.09%	16.09
Basic Metal & Metal products	13,649	14,124	14,088	13,953	14,414	5.60%	5.04
Textiles	9,798	9,671	9,632	9,726	9,952	1.57%	3.48
Gems & Jewellery	5,970	6,156	6,297	5,846	5,845	-2.09%	2.05
Chemicals & Chemical products	5,496	5,668	5,622	5,795	5,455	-0.75%	1.91
Vehicles, vehicle parts & Transport equipment	3,278	3,065	3,133	3,260	3,161	-3.57%	1.11
Rubber, Plastic & their products	2,377	2,185	2,276	2,148	2,323	-2.27%	0.81
Construction	1,486	1,467	1,538	1,647	1,123	-24.43%	0.39
Other Industries	28,356	28,386	27,050	26,488	27,834	-1.84%	9.74
Total	116,345	116,704	114,026	115,442	116,083	-0.23%	40.63

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Mar. 16	June 16	Sept. 16	Dec. 16	Mar. 17	Y-O-Y (%)
Power	34,440	34,922	32,095	32,275	30,206	-12.29%
<i>a) SEBs*</i>	16,400	16,898	14,314	14,030	9,800	-40.24%
<i>b) Others</i>	18,040	18,024	17,781	18,245	20,406	13.12%
Roads and Ports	11,046	10,785	11,300	11,300	11,360	2.84%
Telecom	936	934	884	886	866	-7.48%
Other Infrastructure	4,247	4,225	4,221	4,355	4,729	11.35%
Total	50,669	50,866	52,543	48,816	47,161	-6.92%

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

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2012	3,347	376	3,723
FY 12-13	7,307	170	7,477
FY 13-14	5,521	432	5,953
FY 2014-15	7,405	298	7,706
FY 2015-16	1,660	-	1,660
FY 2016-17 (Q1)	211	-	211
FY 2016-17 (Q2)	223	-	223
FY 2016-17 (Q3)	692	-	692
FY 2016-17 (Q4)	77	-	77
TOTAL RESTRUCTURED PORTFOLIO	26,443	1,341	27,784
<i>Of Which a) Standard</i>	<i>11,189</i>	<i>259</i>	<i>11,448</i>
<i>b) NPA</i>	<i>15,254</i>	<i>1,082</i>	<i>16,336</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17
CDR Restructuring	1,686	1,579	1,595	1,574	1,244
Domestic	1,584	1,375	1,394	1,381	1,061
Foreign	102	204	201	193	183
Other Restructuring	11,186	10,371	10,417	11,235	10,204
Domestic	10,936	10,121	10,177	10,995	10,128
Foreign	250	250	240	240	76
Total	12,872 (3.37%)	11,950 (3.08%)	12,012 (3.09%)	12,809 (3.31%)	11,448 (2.91%)
Domestic	12,520	11,496	11,571	12,376	11,189
Foreign	352	454	441	433	259

Figures in () represents % to Gross Advances



Sector wise breakup of Standard Restructured Advances (Domestic)-31.03.2017

Sector	Mar 16	Mar 17
INFRA	5,049	5,015
INFRA-POWER	3,471	4,013
INFRA-TELECOM	427	405
INFRA-ROADS & PORTS	777	425
INFRA-OTHERS	374	172
AVIATION	2,261	2,137
TEXTILES	645	242
STEEL	298	199
ENGG	173	116
SUGAR	487	434
PHARMA	243	142
AUTOMOBILES	50	30
CRE	25	26
EDUCATION	174	68
SERVICES	170	65
FOOD PROCESSING	117	14
HOTELS	127	110
PAPER	99	56
CEMENT	208	191
AGRICULTURE	77	64
CERAMICS	44	10
RUBBER & PLASTIC	82	22
CHEMICALS	108	6
OTHER METAL	137	141
MISC	1,946	2,101
TOTAL	12,520	11,189

Movement in Restructured Portfolio as on 31.03.2017 (Domestic)

Restructured Portfolio	FY 2015-16 (Full Year)			FY 2016-17 (Full Year)		
	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	18,767	7,880	26,647	10,879	15,137	26,016
Fresh Restructuring during the FY	634	919	1,553	1,066	138	1,204
Accounts slipped during FY	-6,720	6,720	0	2,083	-2,083	0
Closed during FY**	453	21	474	153	514	667
Change in outstanding	-1,760	50	-1,710	-4,200	4,090	-110
Upgraded during the year	411	-411	0	1,514	-1514.39	0
Restructured as at March 31	10,879	15,137	26,016	11,189	15,254	26,443

** 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 in 19 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in **15** accounts with outstanding of **Rs.3000** Crores.
- Total number of SDR cases identified are 28 accounts. 22 accounts have been approved and 6 cases declined.
- Out of the approved cases, SDR has been implemented in 7 accounts (**Our Exposure Rs.1620 Crores**) and is under implementation in 10 accounts. One account has been closed and the scheme has not been implemented in 4 accounts
- **S4A** – Approved for 12 accounts with BOI exposure of Rs.1327 crores and implemented in 1 account with exposure of Rs.138 Crores.

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Mar 16	June 16	Sep 16	Dec 16	Mar 17
Gross NPA	49,879	51,875	52,262	51,781	52,045
Net NPA	27,996	28,260	27,467	25,534	25,305
Gross NPA %	13.07	13.38	13.45	13.38	13.22
Net NPA %	7.79	7.78	7.56	7.09	6.90
Provision Coverage Ratio %	51.14	53.06	55.23	58.71	61.47

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Mar 2016 (Full Year)	Mar 2016 Q4	Jun 2016 Q1	Sep 2016 Q2	Dec 2016 Q3	Mar 2017 Q4	Mar 2017 (Full Year)
Opening Balance	22,193	36,519	49,879	51,875	52,262	51,781	49,879
Less :							
Recovery	3,555	1,214	970	1,133	898	1,597	4,598
Upgradation	4,991	1,829	2,209	1,507	1,510	1,071	6,297
Write Off	2,374	402	1,058	936	1,283	3,983	7,260
Total reduction	10,920	3,445	4,237	3,576	3,691	6,651	18,155
Add : Slippages	38,606	16,805	6,233	3,963	3,210	6,915	20,321
Closing Balance	49,879	49,879	51,875	52,262	51,781	52,045	52,045

Break up of Gross NPA

	Mar - 16	Jun-16	Sep 16	Dec 16	Mar - 17
Large Corporate	20,279	20,890	21,242	21,215	21,041
Mid Corporate	10,713	11,670	10,321	11,380	9,699
SME	8,576	7,579	8,408	7,096	6,686
AGRICULTURE	2,850	2,931	3,139	3,089	3,816
RETAIL	706	865	930	924	1,483
TOTAL (DOMESTIC)	43,124	43,935	44,040	43,704	42,725
Total (Overseas)	6,755	7,940	8,222	8,077	9,320
Total (Global)	49,879	51,875	52,262	51,781	52,045

Sector wise NPA

Domestic

(₹. in Crores)

Sector	Mar-16	Dec-16	Mar-17	% to Sectoral Advances	
				Mar-16	Mar-17
Agriculture	2,850	3,089	3,816	6.32	8.12
Industry	31,097	30,811	28,650	26.73	24.68
Services	8,471	8,880	8,775	12.21	10.85
Retail	706	924	1,484	1.87	3.55
Total	43,124	43,704	42,725	16.06	14.95

Overseas

(₹. in Crores)

Sector	Mar-16	Dec-16	Mar-17	% to Sectoral Advances	
				Mar-16	Mar-17
Trade	919	1,264	1,530	7.73	18.06
Manufacturing	2,150	2,380	2,350	26.12	39.80
Real Estate	227	308	292	13.14	17.04
Others	3,459	4,125	5,148	3.79	5.60
Total	6,755	8,077	9,320	5.97	4.69

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which		Recovery FY 2016-17
			No. of Accounts	Amount	
SUIT FILED	4,837	14,616	360	12,509	404
DECREED	2,556	2,883	98	2,178	138
Total	7,393	17,499	458	14,687	542

WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
325	2,632	246	2,445	37	740	98	985

Investments (Domestic)

(₹. in Crores)

	Mar 16				Mar 17			
Particulars	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
1. SLR Investments	21,634	78,023	130	99,787	30,613	80,167	171	110,951
Of Which:								
Government Securities	21,634	78,023	130	99,787	30,613	80,167	171	110,951
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.43	4.55	6.87	4.52	4.21	5.06	4.92	4.83
2. Non SLR Investments	10,212	5,180	0	15,392	11,512	2,013	3	13,528
M Duration	3.79	4.93	0	4.23	3.71	2.91	0	3.64
Total	31,846	83,203	130	115,179	42,125	82,180	174	124,479

- Treasury posted Operating Income of Rs. 13,486 Cr in FY2016-17, Y-o-Y a growth of 43.98%.
- Non-interest income went up by 225.16% Y-o-Y (Rs. 4,536 Cr in FY 2016-17 as against Rs.1,395 Cr in FY 2015-16)
 - Income from Forex operations 102.52% (Rs. 1,205 Cr in FY 2016-17 as against Rs.595 Cr in FY 2015-16)
 - Investment income 316.37% (Rs. 3,331 in FY 2016-17 as against Rs.800 Cr in FY 2015-16)
- The interest expense is reduced by 43.28% Y-o-Y(Rs. 804 Cr in FY 2015-16 and Rs. 456 Cr in FY 2016-17), mainly due to surplus liquidity arose due to Demonetization.
- As on 31st Mar 2017:-
 - Bank's Domestic Investment stood at Rs. 1,24,479 Cr.
 - The share of SLR-Securities in Total Investment was 89.13%.
 - The bank had 72.25% of SLR-Securities in HTM and 27.75% in AFS.
 - The percent of SLR to NDTL was at 25.47 %.
 - Modified duration of AFS Investment was 4.13% and that of HTM securities was 5.05%.

Contribution of Treasury – Domestic

(₹. in Crores)

Particulars	Financial Year	Quarter ended					Financial Year
	Mar 16	Jun 16	Sep 16	Dec 16	Mar 17	Mar 17	
Interest income on Investment	9,182	2,054	2,187	2,502	2,438	9,181	
Profit from Sale of Investments	749	378	1,070	1,001	845	3,294	
Profit from Exchange Transactions	595	330	328	216	112	986	
Other Income	51	--	1	1	35	37	
Total contribution (Income)	10,577	2,762	3,586	3,720	3,430	13,498	

Net Interest Income – Global (Y-o-Y)

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y (%)	Year ended		Y-O-Y (%)
	Mar. 16	Mar.17		Mar. 16	Mar.17	
Interest Income	10,501	10,582	0.77%	41,796	39,291	-5.99%
a. From Advances	7,335	6,764	-7.78%	30,371	27,188	-10.48%
b. From Investments	2,120	2,482	17.08%	8,952	9,060	1.21%
c. From Money Market Operations & Others	1,046	1,336	27.72%	2,473	3,043	23.05%
Interest Expended	7,314	7,113	-2.75%	30,072	27,465	-8.67%
a. On Deposits	6,411	6,295	-1.81%	26,927	24,427	-9.28%
b. On Borrowings	599	673	12.35%	2,105	2,207	4.85%
c. Subordinated Bonds & Others	304	145	-52.30%	1,040	831	-20.10%
Net Interest Income	3,187	3,469	8.85%	11,724	11,826	0.87%

Net Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Mar 17 over Dec 16 Q-O-Q (%)
	Mar 16	June 16	Sep 16	Dec 16	Mar 17	
Interest Income	10,501	9,426	9,459	9,825	10,582	7.70%
a. From Advances	7,335	6,737	6,928	6,758	6,764	0.09%
b. From Investments	2,120	2,114	2,126	2,338	2,482	6.16%
c. From Money Market Operations & Others	1,046	575	405	729	1,336	83.26%
Interest Expended	7,314	6,651	6,739	6,962	7,113	2.17%
a. On Deposits	6,411	6,035	5,955	6,143	6,295	2.47%
b. On Borrowings	599	550	490	494	673	36.23%
c. Subordinated Bonds & Others	304	66	294	325	145	-55.38%
Net Interest Income	3,187	2,775	2,720	2,863	3,469	21.17%

Non-Interest Income - Global (Y-o-Y)

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y Variation %	Year ended		Y-O-Y Variation %
	Mar. 16	Mar.17		Mar. 16	Mar.17	
Commission, Exchange & Brokerage	370	344	-7.03%	1,404	1,324	-5.70%
Profit from Sale of Investments	93	846	809.68%	750	3,299	339.87%
Profit from Exchange Transactions	142	122	-14.08%	662	1,177	77.79%
Recovery In W/o accounts	87	144	65.52%	243	255	4.94%
Other Non Interest Income	192	298	55.21%	594	717	20.71%
Total Non-Interest Income	884	1,754	98.42%	3,653	6,772	85.38%

Non-Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Mar 17 over Dec 16 Q-O-Q (%)
	Mar.16	June 16	Sep 16	Dec 16	Mar.17	
Commission, Exchange & Brokerage	370	307	353	320	344	7.50%
Profit from Sale of Investments	93	379	1,072	1,001	846	-15.48%
Profit from Exchange Transactions	142	395	389	271	122	-54.98%
Recovery In W/o accounts	87	32	40	39	144	269.23%
Other Non Interest Income	192	125	157	138	298	115.94%
Total Non-Interest Income	884	1,238	2,010	1,769	1,754	-0.85%

Profitability - Global (Y-o-Y)

(₹. in Crores)

Particulars	Quarter ended		Y-O-Y% Variation	Year ended		Y-O-Y% Variation
	Mar. 16	Mar.17		Mar. 16	Mar.17	
1. Total Income	11,385	12,336	8.35%	45,449	46,063	1.35%
a. Interest Income	10,501	10,582	0.77%	41,796	39,291	-5.99%
b. Non Interest Income	884	1,754	98.42%	3,653	6,772	85.38%
2. Total Expenditure	9,921	9,208	-7.19%	39,413	36,330	-7.82%
a. Interest expended	7,314	7,113	-2.75%	30,072	27,465	-8.67%
b. Operating Expenses	2,607	2,095	-19.64%	9,341	8,865	-5.10%
3. Net Interest Income (NII)	3,187	3,469	8.85%	11,724	11,826	0.87%
4. Operating Profit	1,464	3,128	113.66%	6,036	9,733	61.25%
5. Net Profit /Loss	-3,587	-1,046		-6,089	-1,558	

Profitability -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Mar 17 over Dec 16 Q-O-Q (%)
	Mar.16	June 16	Sep 16	Dec 16	Mar.17	
1. Total Income	11,385	10,665	11,469	11,594	12,336	6.40%
a. Interest Income	10,501	9,426	9,459	9,825	10,582	7.70%
b. Non Interest Income	884	1,239	2,010	1,769	1,754	-0.85%
2. Total Expenditure	9,921	9,011	8,976	9,135	8,778	-3.91%
a. Interest expended	7,314	6,651	6,739	6,962	7,113	2.17%
b. Operating Expenses	2,607	2,360	2,237	2,173	2,095	-3.59%
3. Net Interest Income (NII)	3,187	2,775	2,720	2,863	3,469	21.17%
4. Operating Profit	1,464	1,654	2,493	2,459	3,128	27.21%
5. Net Profit / Loss	-3,587	-741	127	102	-1,046	

Provisions - Global (Y-o-Y)

Particulars	Quarter ended		Year ended	
	Mar. 16	Mar.17	Mar. 16	Mar.17
Operating Profit	1,464	3,127	6,036	9,733
Provisions for				
B&D	5,442	4,484	14,102	11,672
Standard Assets	67	23	-128	158
NPV / Others	-173	-36	-498	-42
Depreciation on Investment	134	265	351	317
Total Provisions before Tax	5,470	4,736	13,827	12,104
Taxation	-419	-563	-1,702	-814
Net Profit /Loss	-3,587	-1,046	-6,089	-1,558

Provisions -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				
	Mar.16	June 16	Sep 16	Dec 16	Mar.17
Operating Profit	1,464	1,654	2,493	2,459	3,127
Provisions for					
B&D	5,442	2,453	2,190	2,546	4,484
Standard Assets	67	326	5	-196	23
NPV / Others	-173	3.50	66	-76	-36
Depreciation on Investment	134	-12	35	29	265
Total Provisions before Tax	5,470	2,770	2,296	2,303	4,736
Taxation	-419	-375	70	54	-563
Net Profit /Loss	-3,587	-741	127	102	-1,046

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

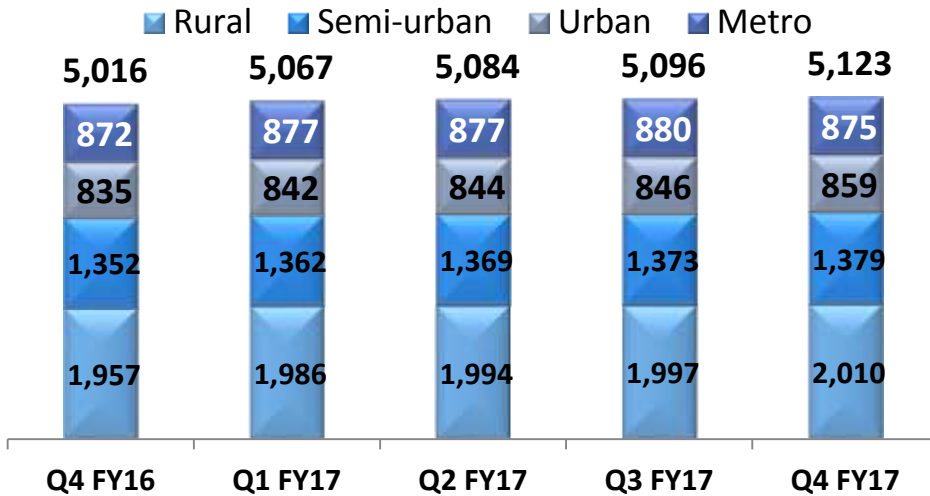
Particulars	Mar 16	Dec 16	Mar 17
	Global	Global	Global
Cost of Deposits	4.98	4.81	4.77
Yield on Advances	8.20	7.93	7.92
Yield on Investments	7.36	7.55	7.35
NIM	2.06	2.21	2.39
Cost to Income Ratio	61.76	46.92	40.12
Provision Coverage Ratio	51.14	58.71	61.47

Capital Adequacy – Basel-III

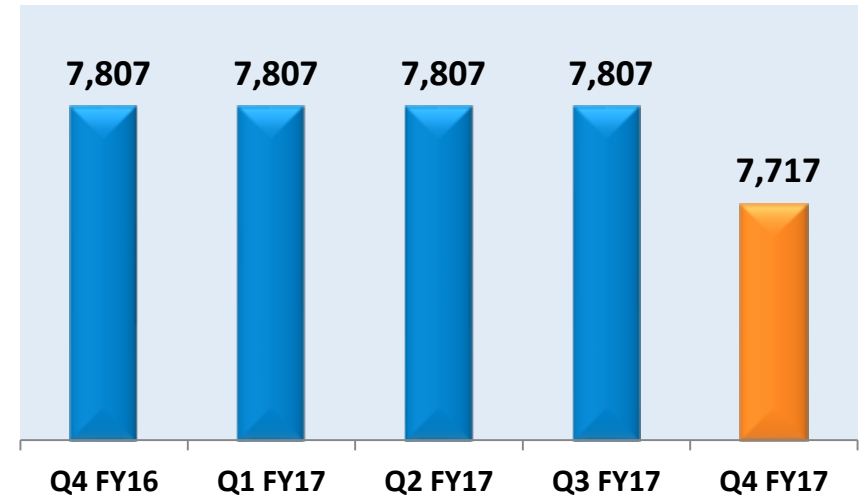
(₹. in Crores)

Particulars	Mar 16	Dec 16	Benchmark of CRAR (%) for Mar 17	Mar 17
Capital Adequacy - Basel III				
CET1 Capital	27,385	26,453		24,858
AT1 Capital	3,662	4,771		6,008
Tier I Capital	31,047	31,224		30,866
Tier II Capital	10,242	10,406		11,216
Total Capital	41,289	41,629		42,082
Total Assets	609,914	630,675		626,309
Risk Weighted Assets	343,754	343,657		346,611
CRAR – CET1 (%)	7.97	7.70	6.75	7.17
CRAR – AT1 (%)	1.07	1.38	1.50	1.73
CRAR – Tier I (%)	9.03	9.08	8.25	8.90
CRAR - Tier II (%)	2.98	3.03	2.00	3.24
Capital Adequacy Basel III (%)	12.01	12.11	10.25	12.14

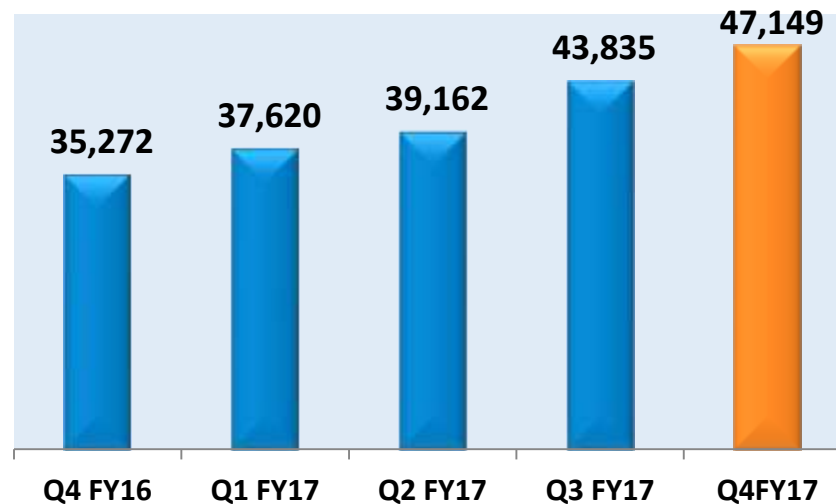
Branch Expansion



ATM Roll-Out

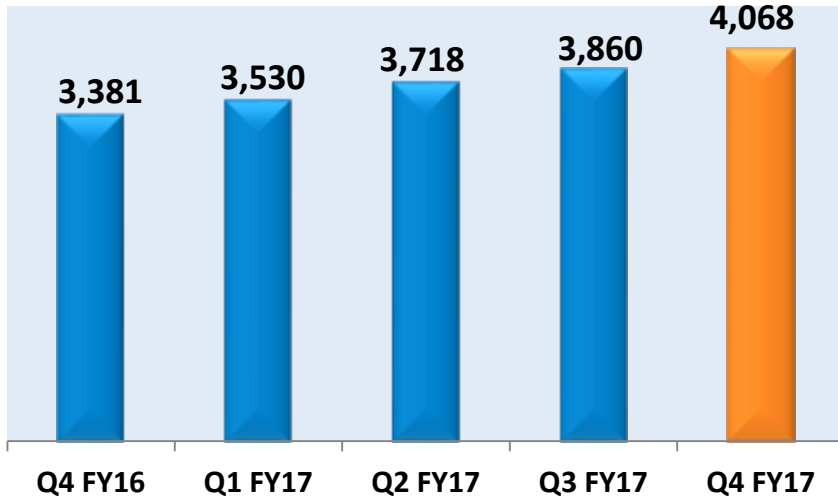


Debit Card ('000)

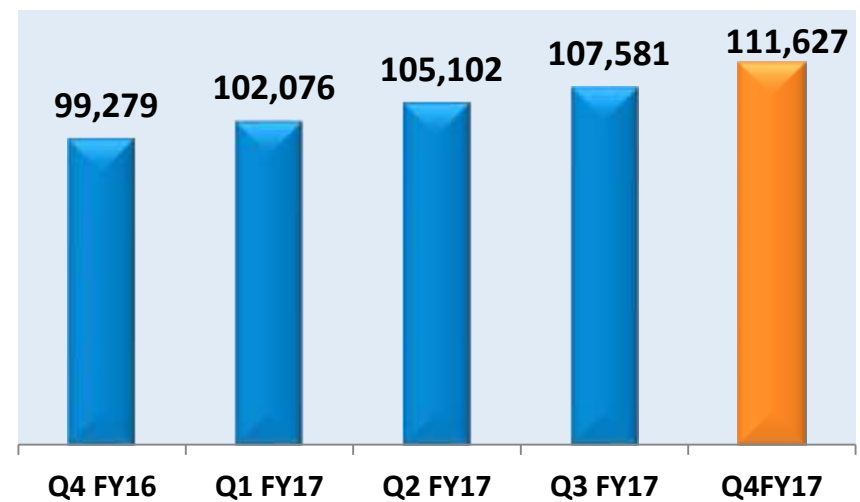


Delivery Channels (cont'd)

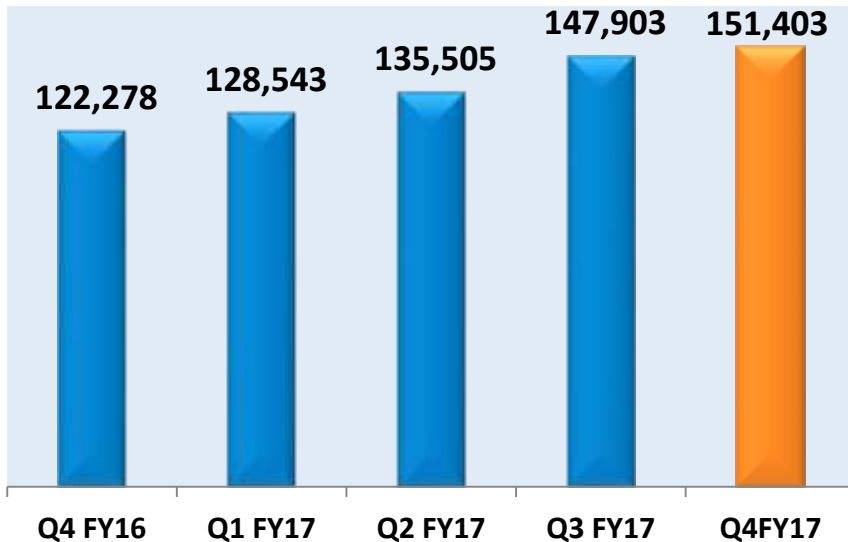
Internet Banking Users - Retail ('000)



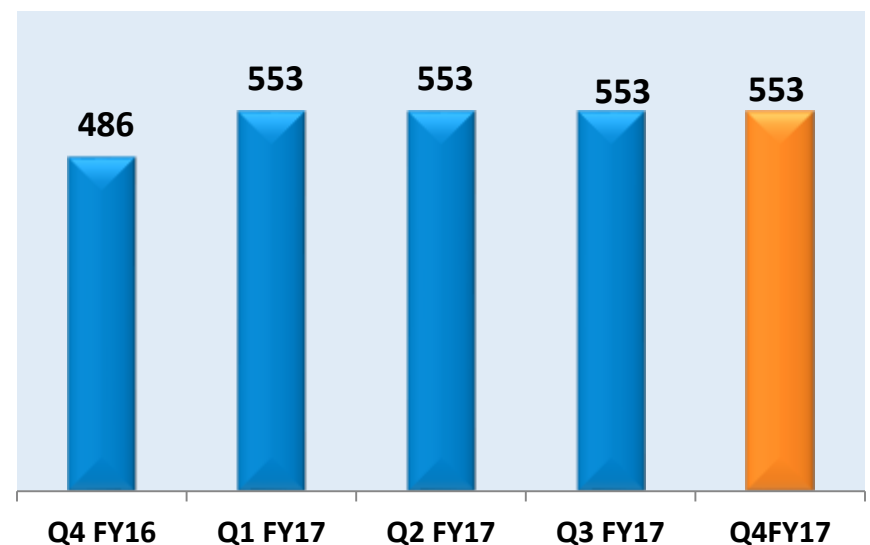
Internet Banking Users - Corporate



Mobile Banking Users



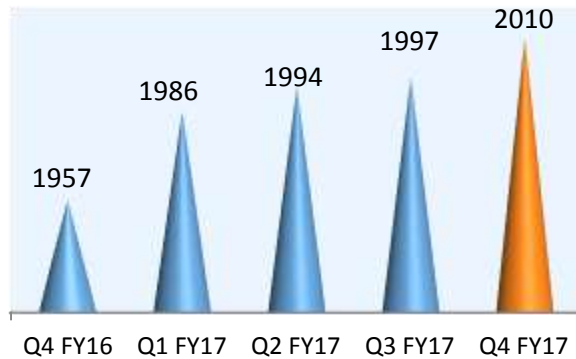
e-Galleries



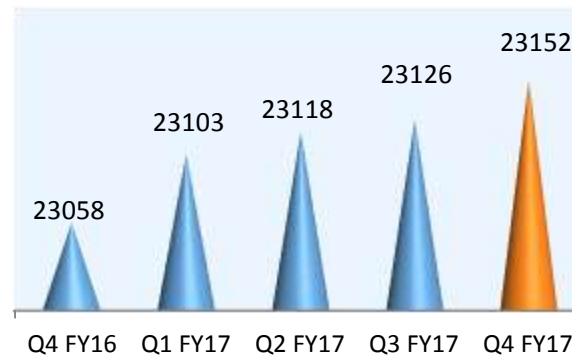
Performance Under Financial Inclusion

Particulars	As on 31.03.2016		As on 30.09.2016		As on 31.12.2016		As on 31.03.2017	
	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)	113.50	1,442.93	146.54	2,197.21	159.84	3,802.37	167.47	3436.46
Zero Balance Accts (Lacs)	24.92	-	28.90	-	33.98	-	36.42	-
PMSBY (Lacs)	34.27	-	34.86	-	35.04	-	35.27	-
PMJBY (Lacs)	12.56	-	12.84	-	13.01	-	13.11	-
APY (Lacs)	0.95	-	1.47	-	1.60	-	1.82	-
PMMY Shishu (Actual)	296,079	658.47	336,659	745	347,242	855	380,797	1,869
PMMY Kishor	68,569	1,285.87	113,069	1,996	131,340	2,531	181,689	2,829
PMMY Tarun	11,838	807.94	20,931	1,368	25,359	1,781	38,703	2,949
PMMY Total	376,486	2,752.28	470,659	4,109	503,941	5,166	601,189	7,647

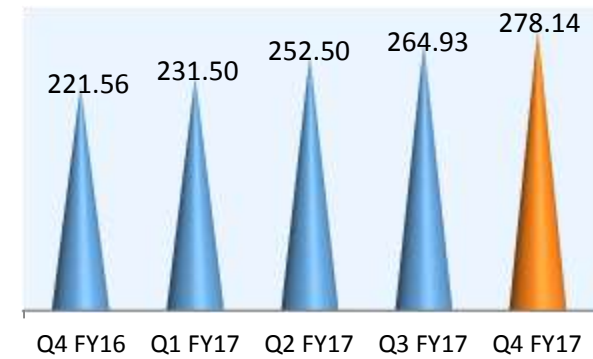
Rural Branches



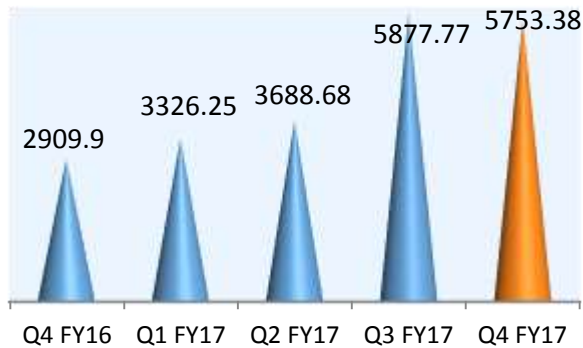
Unbanked Villages Covered



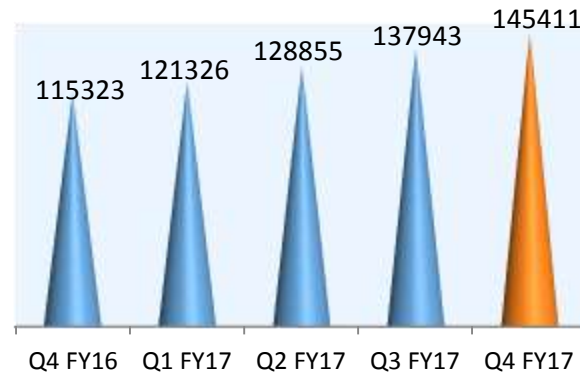
Total BSBD (NO Fril) Account (No in Lacs)



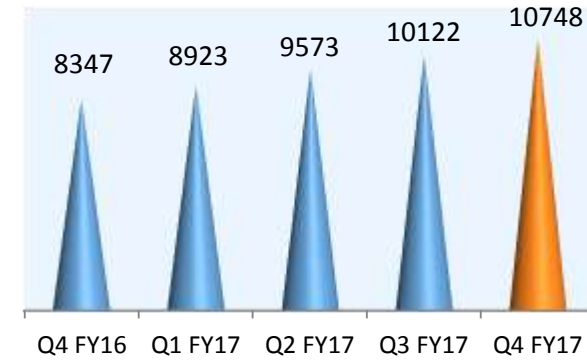
Total Deposit mobilised in BSBD (NO-Fril) Account (Amt. in Crores)



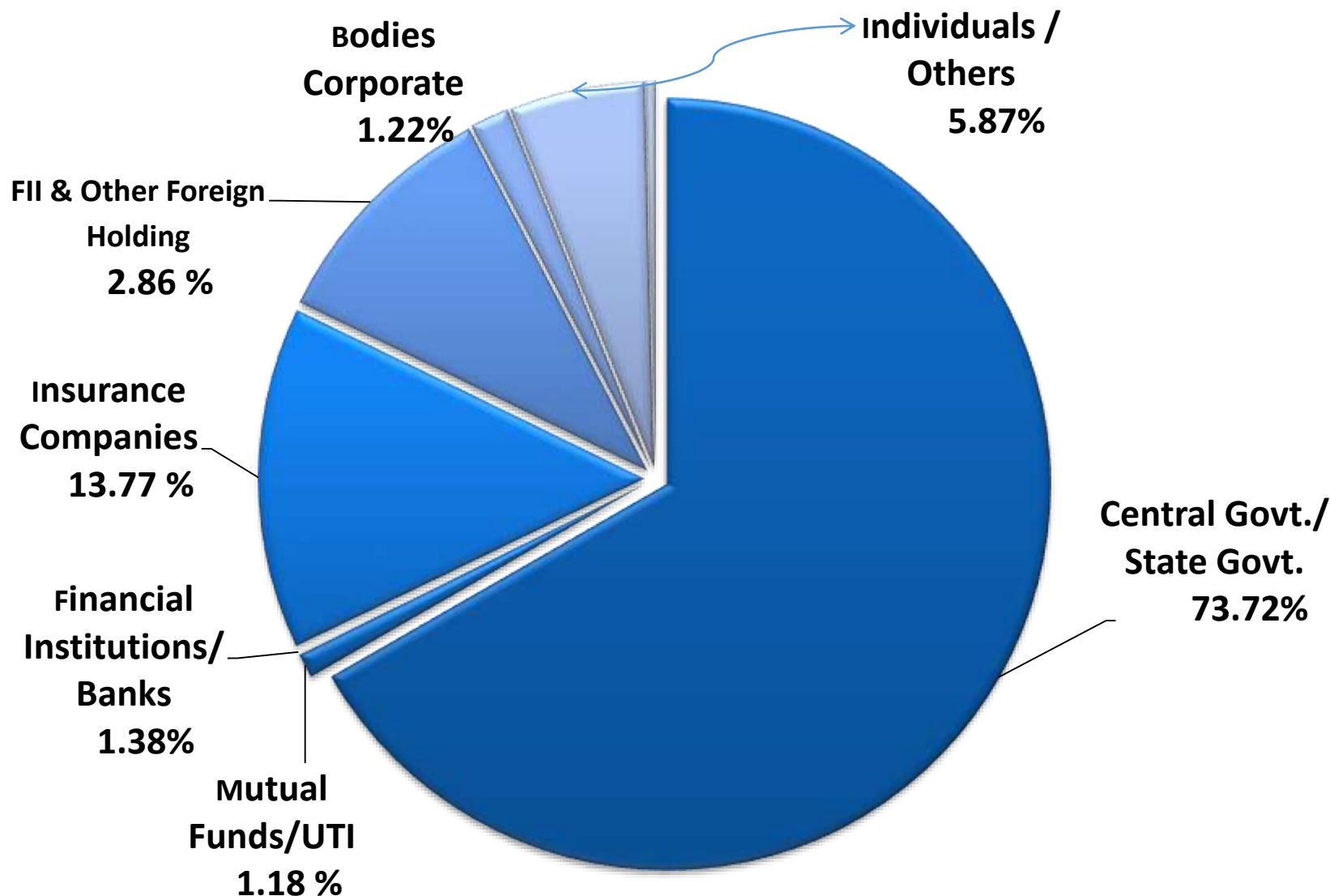
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.03.2017



-  Bank of India has been ranked as the **2nd Most Trusted Bank** in the PSU Bank category by Economic Times.
-  Bank awarded as **Best Bank for Managing IT Ecosystem** among Large Banks in IDRBT Banking Technology Excellence Awards for FY 2015-16.
-  Bank received the **Best Bank Award for Electronic Payments** among Large Banks from IDRBT Banking Technology Excellence Awards for FY 2015-16.
-  Khadi and Village Industries Commission, Ministry of MSME, Govt. of India National Award has awarded **“Excellence in the field of Khadi & Village Industries Best Bank”** under PMEGP East & West Zones for FY 2013-14 & FY 2014-15 respectively.
-  In-house Magazine **‘Taarangan’** conferred with **International award** for Best In-house Magazine – 7th CMO Asia Award at Singapore.
-  राजभाषा -गृहमंत्रालय भारत सरकार का राष्ट्रपति सम्मान “राजभाषा कीर्ति” प्रथम पुरस्कार “ख” क्षेत्र

THANK YOU!

PRESS RELEASE

BANK OF INDIA ANNOUNCES MARCH 2017 (Q4 & FY 2016-17)

FINANCIAL RESULTS

Bank of India announced its audited results for the FY 2016-17, following the approval of its Board of Directors on May 22, 2017.

BUSINESS:

- Global Business of the Bank stood at Rs.933,820 crore as on March 31, 2017.
- CASA Deposits grew by 30.24% YoY and its share in Domestic deposits improved from 34.18% in March 2016 to 39.84% in March 2017.
- The Gross Advances at Rs.393,788 crore, grew by 3.18% YoY and 1.75% QoQ.
- Retail schematic Loans increased by 10.63% YoY and stood at Rs 41,793 crore as on March 31, 2017. Retail Loans share in Total Domestic Advances increased YoY, from 14% in March 2016 to 15% in March 2017.
- Priority Sector advances stood at Rs.113,027 crore which constitutes 40.47% of ANBC. Agriculture advances were Rs 54,303 crore forming 19% of ANBC.
- The share of Retail Time Deposits of Rs.ONE crore and less constitutes 76% of Bank's total time deposits.

ASSET QUALITY:

- Bank's Global Gross NPA ratio declined sequentially and was 13.22% as on March 31, 2017 as against 13.38% as on December 31, 2016. Global Net NPA ratio declined to 6.90% as on March 31, 2017 against 7.09% as on December 31, 2016.
- Total Global Restructured Standard Assets of the Bank were Rs.11,448 crore as on March 31, 2017. The Total Stressed Assets (GNPA + Restructured Standard Assets) are 16% of the Global Gross Advances.
- Gross NPA stood at Rs.52,045 crore as on March 31, 2017.
- Net NPA stood at Rs.25,305 crore as on March 31, 2017.
- The Provision Coverage Ratio improved from 51.14% in March 2016 to 61.47% in March 2017.

PROFIT – FY 2016-17:

- The Bank's Operating Profit as on March 31, 2017 is Rs.9,733 crore as against Rs. 6,036 crore as on March 31, 2016 showing YoY growth of 61.25%.
- The Bank declared PAT of Rs. -1,558 crore in FY2016-17 as against Rs. -6,089 crore PAT for corresponding period last year.
- NII during FY 2016-17 has improved to Rs.11,826 crore as compared to Rs.11,724 crore in FY 2015-16, an increase of 0.87% YoY.
- Net Interest Margin (NIM) on domestic operations has improved from 2.50% in FY 2015-16 to 2.60% in FY 2016-17. NIM on overseas operations was 1.25% for FY 2016-17. Overall the global NIM has improved to 2.20% in FY 2016-17 from 2.11% in FY 2015-16.
- Non-Interest Income during FY 2016-17 has improved to Rs.6,772 crore as compared to Rs.3,653 crore in FY 2015-16 increase of 85% YoY.

PROFIT – Q4 FY2016-17:

- The Bank's Operating Profit for Q4 2016-17 is Rs.3,128 crore as against Rs. 1,464 crore as on Q4 2015-16 showing YoY growth of 113%.
- The Bank declared PAT of Rs. -1,046 crore in Q4-FY2016-17 as against Rs. -3,587 crore PAT for corresponding period last year.
- NII in Q4FY 2016-17 has improved to Rs.3,469 crore as compared to Rs.3,187 crore in Q4FY 2015-16, an increase of 9% YoY.
- Net Interest Margin (NIM) on domestic operations has improved to 2.80% in Q4-FY 2016-17 from 2.43% in Q4-FY 2015-16. NIM on overseas operations was 1.31% for Q4 FY 2016-17. Overall the global NIM has improved to 2.39% in Q4 FY 2016-17 from 2.06% in Q4 FY 2015-16.
- Non-Interest Income in Q4-FY 2016-17 has improved to Rs.1,754 crore as compared to Rs.884 crore in Q4-FY 2015-16 increase of 98% YoY.

CAPITAL ADEQUACY:

- The CRAR on solo basis (Basel III) is 12.14% as on March 31, 2017 and improved from 12.01% as on March 31, 2016. The Tier-I Capital forms 8.90% and Tier -II Capital is 3.24%.

DIGITALISATION:

- Debit cards base increased to 471.49 lakh as on March 31, 2017 from 352.72 lakh as on March 31, 2016.
- Internet Banking users (Retail) increased to 40.68 lakh as on March 31, 2017 from 33.81 lakh as on March 31, 2016.
- Mobile Banking users increased to 1.51 lakh as on March 31, 2017 from 1.22 lakh as on March 31, 2016.

AWARDS:

- Bank of India ranked as the 2nd Most Trusted Bank in the PSU Bank category by Economic Times.
- 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.
- Ministry of MSME, Govt. of India National, Khadi and Village Industries Award for Excellence in the field of Khadi & Village Industries, under PMEGP East & West Zones for FY2013-14 & FY2014-15 respectively.
- In-house Magazine 'Tarangan' conferred with International award for Best In-house Magazine – 7th CMO Asia Award at Singapore.

22nd May 2017
Mumbai