



Relationship beyond banking

Performance Analysis

Q3 : FY 2018-19



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

(₹.in Crore)

Business Mix (Deposits + Advances)	Dec 17	Mar 18	June 18	Sep18	Dec 18	Variation (%) over Dec 17 Sep 18	
Global Business	905,541	896,850	878,351	888,320	887,931	(1.94)	(0.04)
Domestic	694,636	714,712	702,130	720,241	725,264	4.41	0.70
Foreign	210,905	182,138	176,221	168,079	162,667	22.87	(3.22)
Global Deposits	526,003	520,854	514,604	512,142	515,128	(2.07)	0.58
Domestic	413,966	421,211	410,442	413,921	413,449	(0.12)	(0.11)
Foreign	112,037	99,643	104,162	98,221	101,679	(9.25)	3.52
Global Advances (Gross)	379,538	375,995	363,747	376,178	372,803	(1.77)	(0.90)
Domestic	280,670	293,500	291,688	306,320	311,815	11.10	1.79
Foreign	98,868	82,495	72,059	69,858	60,988	(38.31)	(12.70)

Cont...PERFORMANCE AT A GLANCE

(Rs.in Crore)

Q3 FY19		
Parameter	Rs. in crore	Y-O-Y Growth
CASA Deposits(Domestic)	175,010	5.66%
Priority Sector Advances	123,940	9.09%
MSME Advances	53,220	0.15%
Retail Advances	53,524	18.11%
Provision Coverage Ratio	76.76%	56.96% (in Dec 17)

CASA Growth - Domestic

(₹. in Crore)

O/S Balance



Dec-17 Mar-18 Jun-18 Sep-18 Dec-18

◆ Domestic

Average Balance



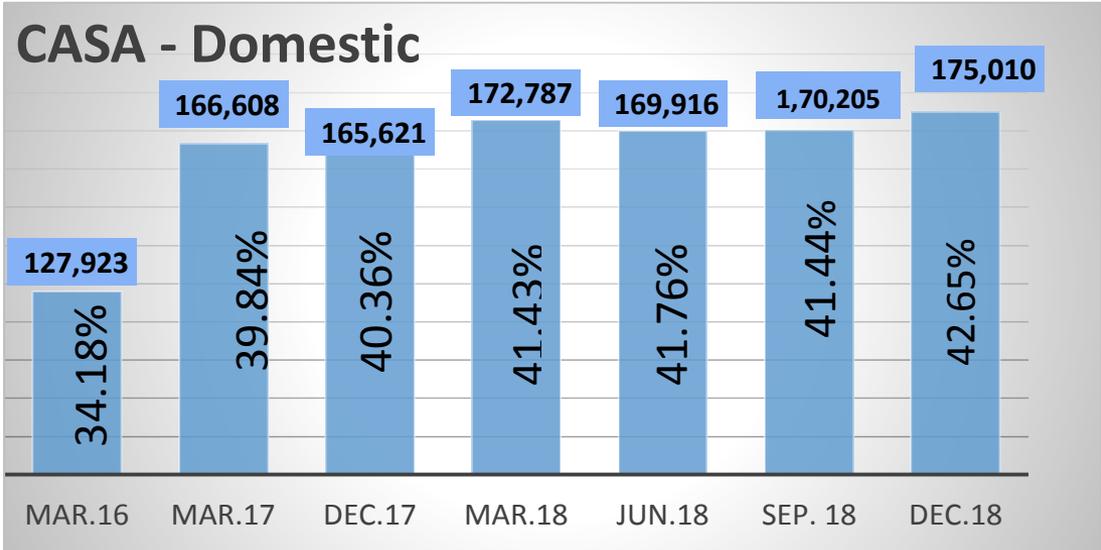
Dec-17 Mar-18 Jun-18 Sep-18 Dec-18

◆ Domestic

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

CASA Profile - Domestic

(₹. in Crore)

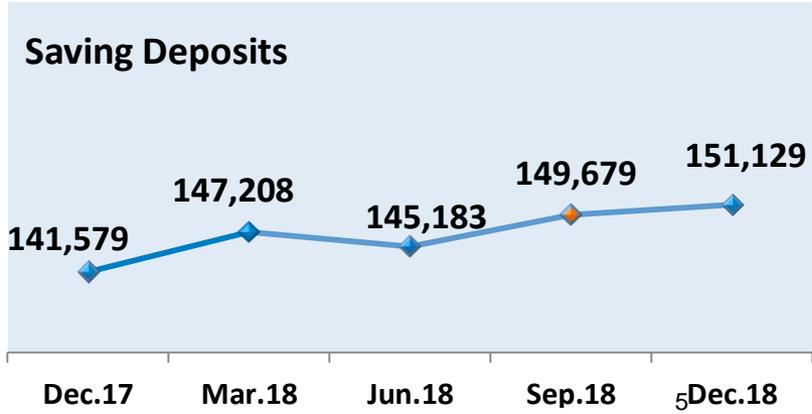
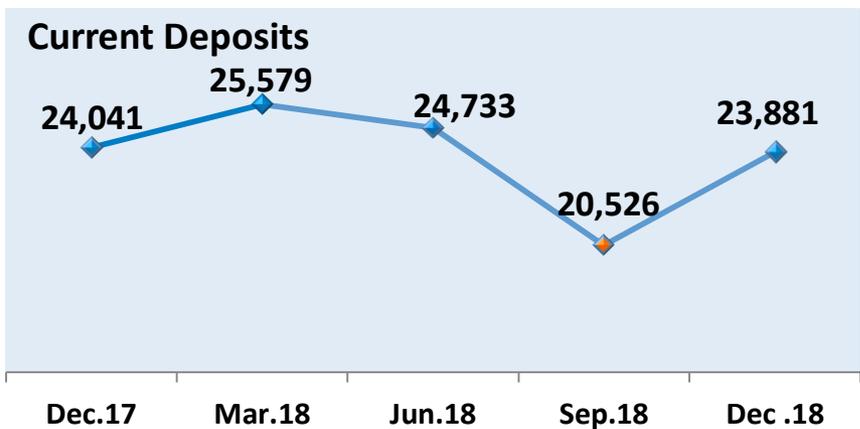


CASA Ratio:
42.65%

CASA Y-o-Y Growth:
5.66%

Current Deposit Y-o-Y Growth:
-0.66%

Savings Deposit Y-o-Y Growth:
6.75%



Key Sectors – Domestic Credit

(₹ in Crore)

Industry	Mar 16	Mar 17	Dec 17	Mar 18	June 18	Sep 18	Dec 18	Y-O-Y Growth %	% to Domestic credit	
									Dec 17	Dec 18
Agriculture*	45,080	47,010	47,519	48,822	48,458	49,295	49,698	4.59	16.93	15.93
MSME	49,190	51,086	53,141	54,285	52,241	53,150	53,220	0.15	18.93	17.06
Retail	37,777	41,793	45,317	47,817	49,088	50,654	53,524	18.11	16.14	17.16
RAM	132,047	139,889	145,977	150,924	149,787	153,099	156,442	7.17	52.01	50.17
Corporate & Others	126,540	134,330	111,768	117,250	119,487	129,003	128,759	15.20	39.82	41.29
Govt & Govt Guaranteed Advance	9,992	11,506	22,925	25,326	22,414	24,218	26,614	16.09	8.16	8.53
Total	268,579	285,725	280,670	293,500	291,688	306,320	311,815	11.09	100	100

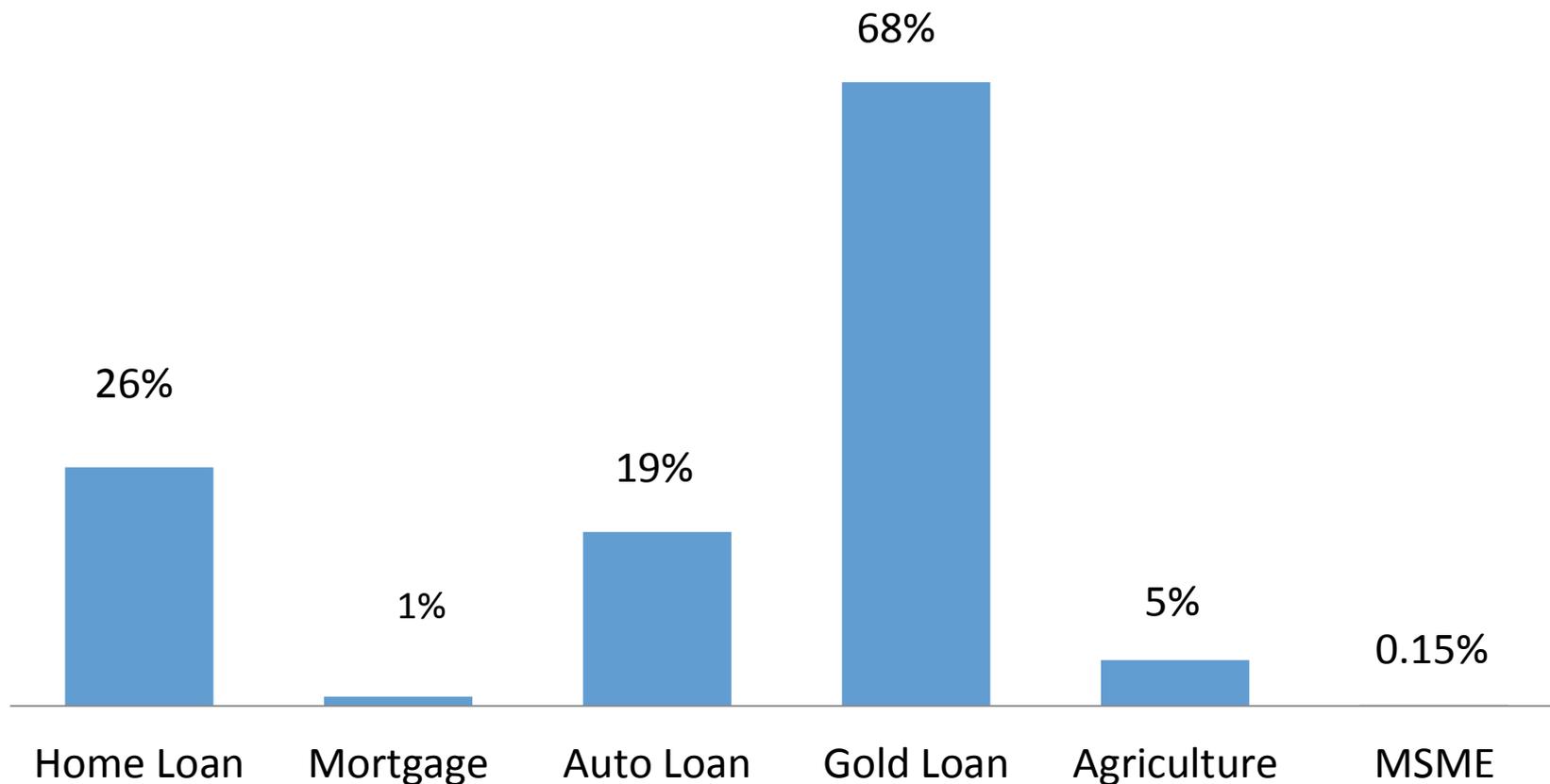
*Excluding RIDF

(₹ in Crore)

Particulars	Dec 17	Mar 18	June 18	Sep 18	Dec 18	Y-O-Y Growth %	% to Retail Credit	
							Dec 17	Dec 18
Home	24,897	26,616	27,709	28,997	31364	25.98	54.94	58.60
Mortgage	6,840	6,963	6,843	6,858	6884	0.64	15.09	12.86
Auto	4,203	4,476	4,624	4,750	5003	19.03	9.27	9.35
Education	3,398	3,341	3,343	3,371	3333	(1.91)	7.50	6.23
Personal	1,480	1,589	1,620	1,640	1656	11.89	3.27	3.09
Others	4,499	4,832	4,949	5,038	5284	17.45	9.93	9.87
Total	45,317	47,817	49,088	50,654	53524	18.11	100.00	100.00

Our Differentiated Focus Yielding Results

Credit Growth In Select Products as on 31.12.2018 (Y-o-Y)



Domestic Credit – Industry-wise

Particulars	Dec 17	Mar 18	June 18	Sep 18	Dec 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,135	47,232	50,119	51,266	51815	14.80	16.62
Basic Metal & Metal products	16,168	15,820	13,816	14,838	13210	(18.30)	4.24
Textiles	9,588	9,749	9,609	9,225	8596	(10.35)	2.76
Gems & Jewellery	5,611	5,610	5,714	5,576	5342	(4.79)	1.71
Chemicals & Chemical products	5,632	5,789	6,428	7,112	5887	4.53	1.89
Vehicles, vehicle parts & Transport equipment	3,038	3,785	3,110	3,172	3546	16.72	1.14
Rubber, Plastic & their products	2,118	2,348	2,062	2,138	2110	(0.38)	0.68
Construction	1,327	2,237	2,199	3,687	3684	177.62	1.18
Other Industries	26,908	30,787	28,100	19,500	28087	4.38	9.01
Total	115,525	123,357	121,157	126,004	122277	5.84	39.21

Priority Sector Advances

Industry	Dec 17	Mar 18	June 18	Sep 18	Dec 18	Y-O-Y Growth %	% to ANBC
Agriculture*	51,266	51,938	50,801	51,400	52,546	2.50	17.50
Out of which , S&MF	23,904	23,858	23,868	24,729	25,177	5.33	8.39
MSME	44,942	51,678	49,244	50,195	50,404	12.15	
Out of which , Micro	21,834	24,051	23,115	23,709	23,768	8.86	7.92
Housing Loan	12,999	13,690	14,112	14,584	16,635	27.97	
Educational Loan	3,280	3,226	3,185	3,224	3,202	(2.37)	
Others	1,124	1,159	1,127	1,066	1,153	2.58	
Total Priority Sector Advances \$	113,611	121,691	118,469	120,469	123,940	9.09	41.28

- ❖ *Growth excluding RIDF/IBPC in Total Priority Sector is 12.29%, Agriculture 4.59% and SF & MF 9.30%.
- ❖ Outstanding under RIDF is Rs.5908 crore
(out of which, NABARD -Rs.5208cr, SIDBI -Rs. 700cr)
- ❖ ANBC Rs. 300251 Crore as of 31.12.2018.

Advances - Infrastructure Sectors

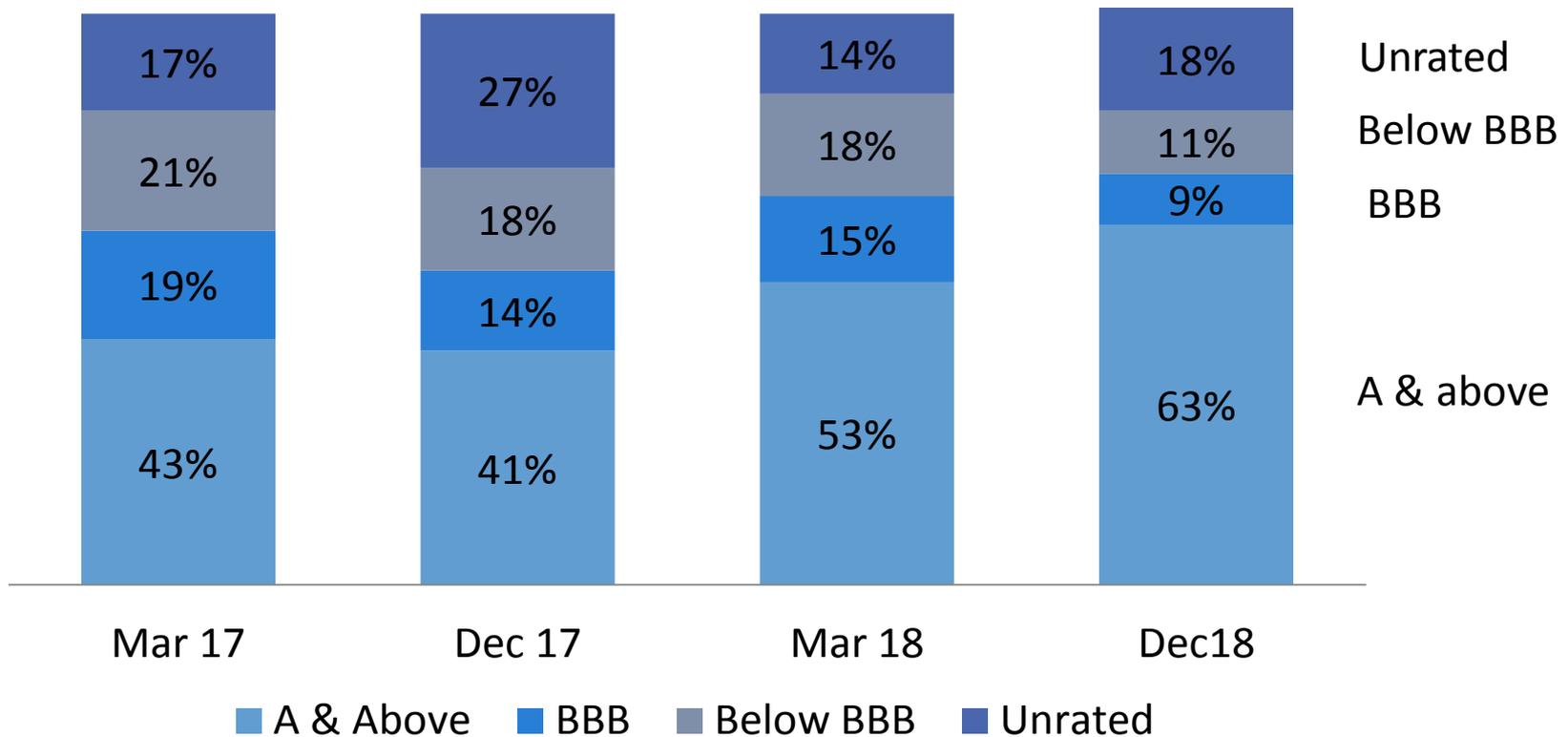
(₹. in Crore)

Particulars	Dec. 17	Mar 18	June 18	Sep. 18	Dec. 18	Y-O-Y (%)
Power	28,800	30,826	33,985	33,804	34,573	20.05
<i>a) SEBs*</i>	11,415	11,752	14,228	13,074	13,988	22.54
<i>b) Others</i>	17,385	19,074	19,757	20,730	20,585	18.41
Roads and Ports	11,035	11,114	11,270	11,278	11,965	8.43
Telecom	653	649	640	462	489	(25.11)
Other Infrastructure	5,841	5,692	5,272	5,722	5,755	(1.47)
Total	46,329	48,281	51,167	51,266	51,815	11.84

*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs. 967 Crore as on 31.12.2018.

*O/S under Telecom excludes the outstanding under telecom Services with outstanding of Rs1250 Crore as on 31.12.2018.

Improving Rating Profile

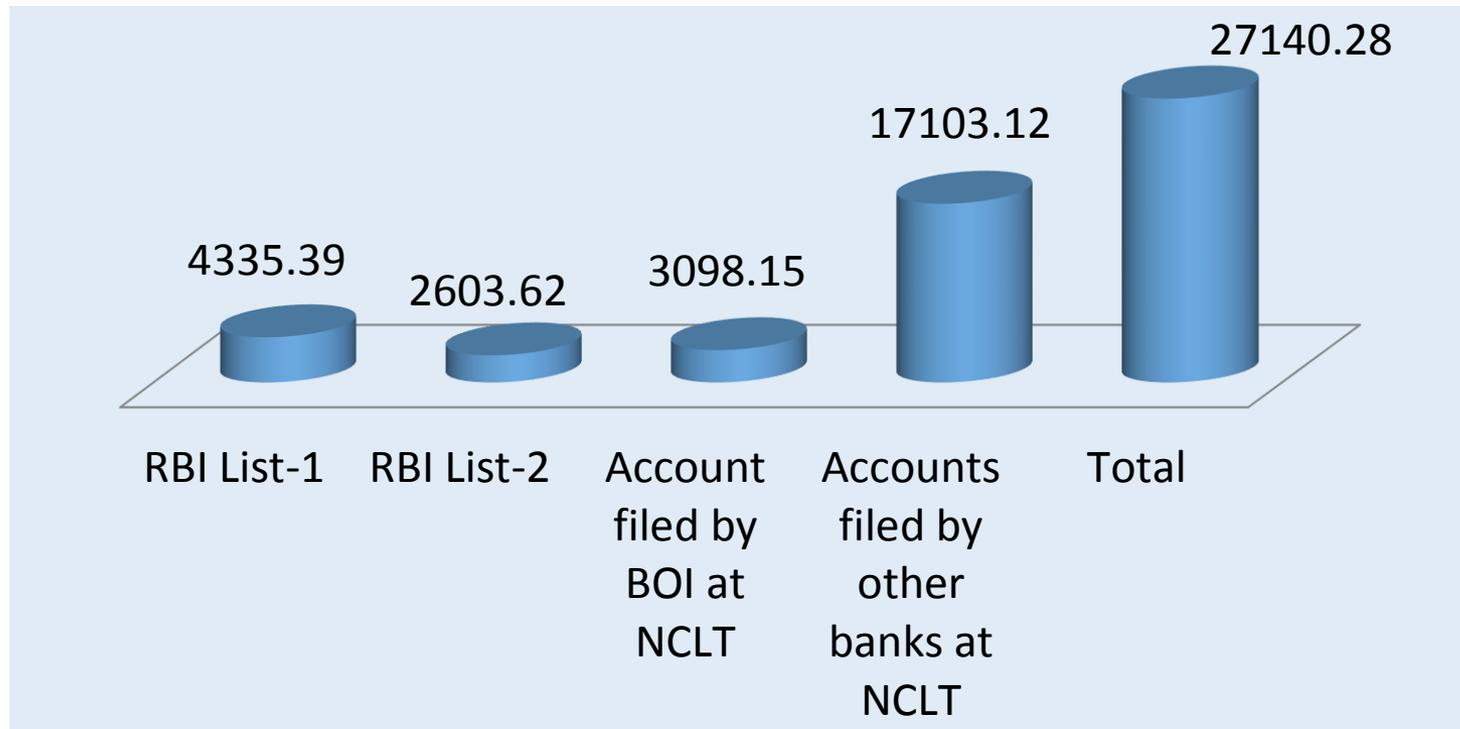


External Rating Distribution of Domestic Advances above 5 crore

Sector wise breakup of Standard Restructured Advances - 31.12.2018

Sector	Dec-17		Dec-18	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	30	4426	16	1831
INFRA-POWER	19	3783	10	1543
INFRA-TELECOM	1	53	-	-
INFRA-ROADS & PORTS	6	417	4	195
INFRA-OTHERS	4	173	2	93
AVIATION	1	2070	1	3685
TEXTILES	10	291	6	24
ENGG	7	110	4	37
SUGAR	8	371	5	153
PHARMA	5	134	1	26
STEEL	6	177	4	125
CEMENT	4	219	4	194
SERVICES	7	40	4	65
HOTELS	12	104	9	106
OTHER METAL	4	163	2	6
AGRICULTURE	13	40	7	21
AUTOMOBILES	3	27	2	14
SERVICE-TRANSPORT RELATED	5	78	4	72
OTHERS	52963	2264	48482	1887
Standard Restructured Advances (Domestic)	53078	10514	48551	8246
Standard Restructured Advances (Overseas)	3	119	4	360
Standard Restructured Advances (Total)	53081	10633	48555	8606

NCLT ACCOUNTS As on 31.12.2018



■ Exposure in INR crore

- Recovery in RBI List -1 list account is 2360.79 Crore.(Including 561 Crore received in Bhushan Power and steel Ltd)
- Resolution of NCLT accounts to lead to lower GNPA's.

Asset Quality – Sequential

(₹. in Crore)

Item	Dec 17	Mar 18	June 18	Sep 18	Dec 18
Gross NPA	64,249	62,328	60,604	61,561	60,798
Net NPA	36,117	28,207	27,932	25,994	19,438
Gross NPA %	16.93	16.58	16.66	16.36	16.31
Net NPA %	10.29	8.26	8.45	7.64	5.87
Provision Coverage Ratio %	56.96	65.85	66.67	69.12	76.76

Movement of NPA –(Q-o-Q)

(₹. in Crore)

Item	Dec 2017 Q3	Mar 2018 Q4	June 2018 Q1	Sep 2018 Q2	Dec 2018 Q3
Opening Balance	49,307	64,249	62,328	60,604	61,561
Less :					
Recovery	1,178	11,417	2,699	963	2,353
Upgradation	165	1,539	1,774	1,735	171
Write Off	2,044	1,938	3,922	161	2,554
Total reduction	3,387	14,894	8,395	2,859	5,078
Addition	18,329	12,973	6,671	3,816	4,315
Out of which					
1) Fresh Slippages	17,789	12,171	5,612	2,624	2,916
2) Debit in existing A/cs	225	241	621	452	707
3) Exchange fluctuation in overseas book	315	561	438	740	692
Closing Balance	64,249	62,328	60,604	61,561	60,798

Break up of Gross NPA

Particulars	Dec 17	Mar 18	June 18	Sep 18	Dec 18	%age to Domestic Credit	
						Dec 17	Dec 18
Large Corporate	20,615	26,112	23,275	32,005	31,981	7.34	10.25
Mid Corporate	8,114	9,848	9,067	*---	*---	*---	*---
SME	8,463	8,422	8,859	9,127	9,226	3.02	2.95
AGRICULTURE	5,094	5,476	6,557	7,392	7816	1.81	2.5
RETAIL	1,188	1,228	2,018	1,814	1,722	0.42	0.55
TOTAL (Domestic)	43,474	51,086	49,776	50,338	50,745	15.49	16.27
Total (Overseas)	20,775	11,242	10,828	11,223	10,053	21.01	16.48
Total (Global)	64,249	62,328	60,604	61,561	60,798	16.93	16.31

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

Investments (Domestic)

Particulars	Dec 17			Dec 18		
	AFS	HTM	HFT	AFS	HTM	HFT
1. SLR Investments	36,563	79,365	158	25,051	82,530	525
Of Which:						
Government Securities	36,563	79,365	158	25,051	82,530	525
Other Approved Securities	0	0	0	0	0	0
M Duration	4.01	--	5.58	2.47	--	6.06
2. Non SLR Investments	14,220	1,933	345	17,962	18,747	0
M Duration	3.72	--	0	2.47	--	0
Total	50,783	81,298	503	43,013	101,277	525

Net Interest Income – (Quarter ended)

Particulars	Quarter ended			Sep 18	Dec 18	Variation (%) over	
	Dec 17	Mar 18	June 18			Dec 17	Sep18
Interest Income	9,335	9,347	10,013	9,770	10,171	8.96	4.10
a. From Advances	6,331	5,920	6,714	6,495	6,953	9.82	7.05
b. From Investments	2,290	2,416	2,446	2,435	2,429	6.07	(0.25)
c. From Money Market Operations & Others	714	1,011	853	840	789	10.50	(6.07)
Interest Expended	6,834	6,783	6,659	6,843	6,839	0.07	(0.06)
a. On Deposits	5,918	5,928	5,777	5,699	5,775	(2.42)	1.33
b. On Borrowings	663	603	601	863	825	24.43	(4.40)
c. Subordinated Bonds & Others	253	252	281	281	239	(5.53)	(14.95)
Net Interest Income	2,501	2,564	3,354	2,927	3,332	33.23	13.84

Non-Interest Income – (Quarter ended)

(₹. in Crore)

Particulars	Quarter ended			Sep 18	Dec 18	Variation (%) over	
	Dec 17	Mar 18	June 18			Dec 17	Sep 18
Commission, Exchange & Brokerage	334	377	265	278	322	(3.59)	15.83
Profit from Sale of Investments	81	(34)	(465)	(198)	71	(12.35)	(135.86)
Profit from Exchange Transactions	275	456	365	373	325	18.18	(12.87)
Recovery In W/o accounts	84	170	208	282	262	211.90	(7.09)
Other Non Interest Income	267	406	457	295	689	158.05	133.56
Total Non-Interest Income	1,041	1,375	830	1,030	1,669	60.33	62.04

Profitability - (Quarter ended)

Particulars	Quarter ended			Sep. 18	Dec 18	Variation (%) over	
	Dec 17	Mar 18	June 18			Dec 17	Sep 18
1. Total Income	10376	10,722	10,843	10800	11840	14.11	9.63
a. Interest Income	9335	9,347	10,013	9770	10171	8.96	4.10
b. Non Interest Income	1041	1,375	830	1030	1669	60.33	62.04
2. Total Expenditure	9022	9,550	8,974	9153	9567	6.04	4.52
a. Interest expended	6834	6,783	6,659	6843	6839	0.07	(0.06)
b. Operating Expenses	2188	2,767	2,315	2310	2728	24.68	18.10
3. Net Interest Income (NII)	2501	2,564	3,354	2927	3332	33.23	13.84
4. Operating Profit	1354	1,172	1,869	1647	2273	67.87	38.01
5. Net Profit / Loss	(2341)	(3969)	95	(1156)	(4738)		

Provisions - (Quarter ended)

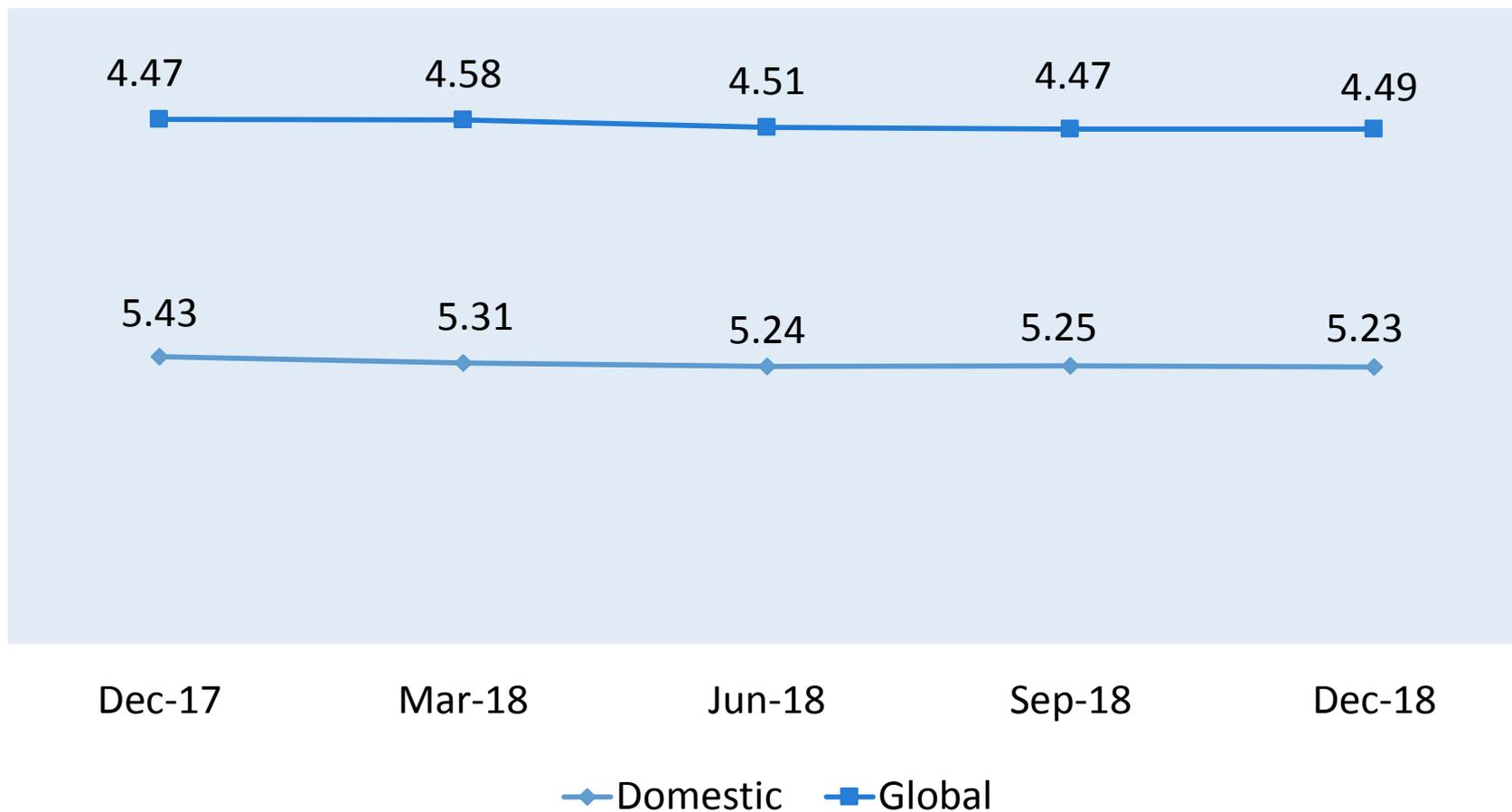
(₹. in Crore)

Particulars	Quarter ended				
	Dec 17	Mar 18	June 18	Sep. 18	Dec 18
Operating Profit	1,354	1,172	1,869	1647	2273
Provisions for					
B&D	4,373	6,699	2,260	2828	9179
Standard Assets	(327)	(470)	(37)	40	(114)
NPV / Others	(53)	93	(44)	(72)	(19)
Depreciation on Investment	906	351	385	547	(45)
Total Provisions before Tax	4,899	6,673	2,564	3343	9001
Taxation	(1,204)	(1,532)	(790)	(540)	(1990)
Net Profit /Loss	(2,341)	(3,969)	95	(1156)	(4738)

Financial Ratios - (Q-o-Q)

Particulars	Mar 18			Sep 18			Dec 18		
	Domestic	Foreign	Global	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.31	1.69	4.58	5.25	1.21	4.47	5.23	1.45	4.49
Yield on Advances	7.95	2.93	6.74	8.81	3.72	7.85	9.33	3.63	8.31
Yield on Investments	7.28	5.62	7.21	7.49	5.49	7.40	7.34	6.04	7.28
NIM	1.92	0.88	1.65	2.65	1.02	2.27	3.02	0.99	2.55
Cost to Income Ratio	73.78	34.37	70.24	61.34	27.86	58.38	55.47	42.04	54.55
Provision Coverage Ratio	66.36	62.75	65.85	69.35	67.76	69.12	77.87	69.96	76.76

Cost of Deposits



Capital Adequacy – Basel-III

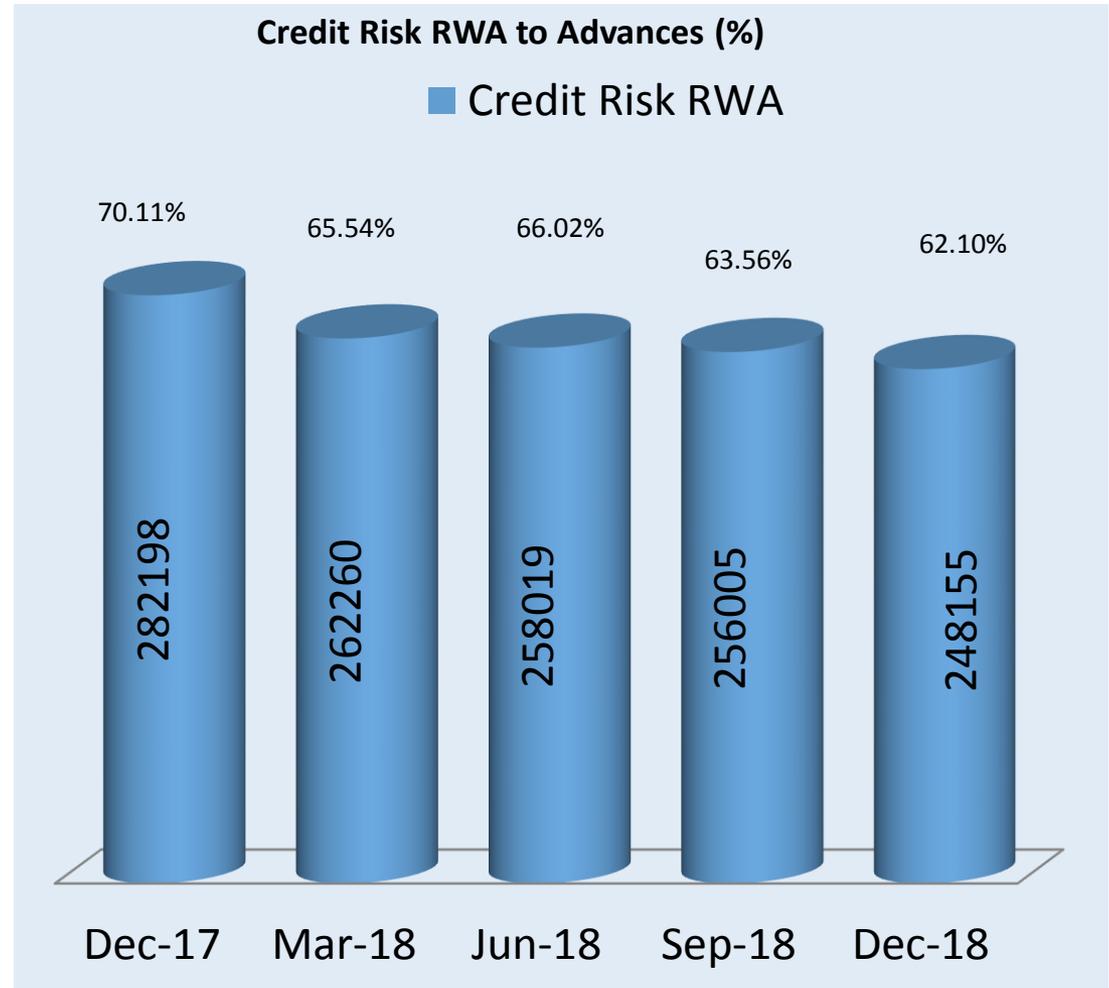
Particulars	Dec 17	Mar 18	Benchmark of CRAR (%) for Dec 18	Dec 18
Capital Adequacy - Basel III				
CET1 Capital	*24,047	24,993		27,039
Tier I Capital	30,055	30,898		27,444
Tier II Capital	10,987	10,199		9,620
Total Capital(CRAR)	41,041	41,097		37,065
Total Assets	614045	609575		611518
Risk Weighted Assets	340467	317546		297023
CRAR – CET1 (%) including CCB	7.06	7.87		9.10
CRAR – Tier I (%)	8.82	9.73		9.24
CRAR - Tier II (%)	3.23	3.21		3.23
Capital Adequacy Basel III (%)	12.05	12.94		12.47

Capital Optimization

Total Advances



Credit Risk RWA to Advances (%)

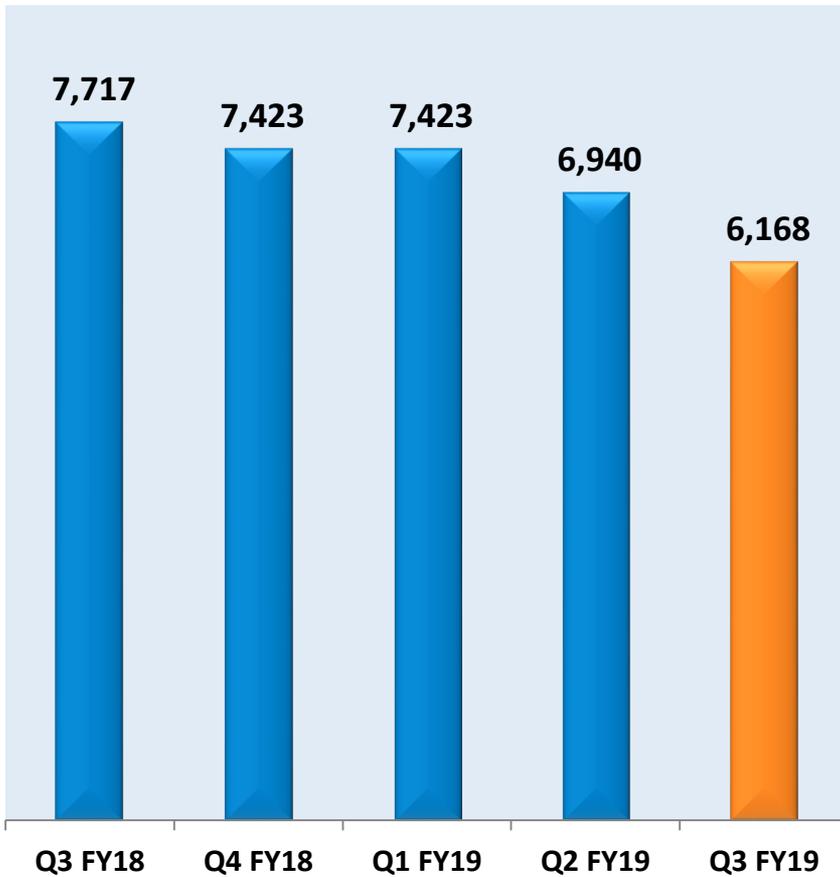


Particulars	Dec 17	Mar 18	June 18	Sep 18	Dec 18
Rural	2013	2011	2011	2011	2011
Semi-urban	1380	1371	1371	1371	1371
Urban	860	860	860	849	846
Metro	874	885	885	871	865
Domestic Branches	5127	5127	5127	5102	5093
Overseas Branches	29	29	29	26	25
Total	5156	5156	5156	5128	5118

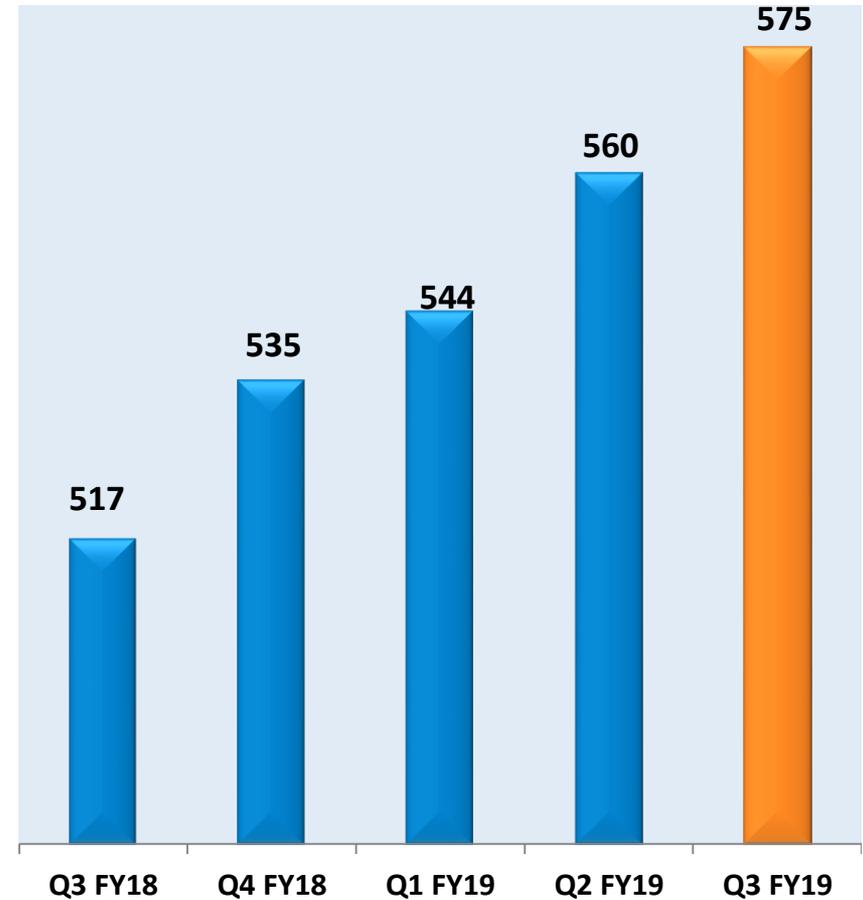
Branches Rationalization during FY 2018-19

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

ATM Roll-Out

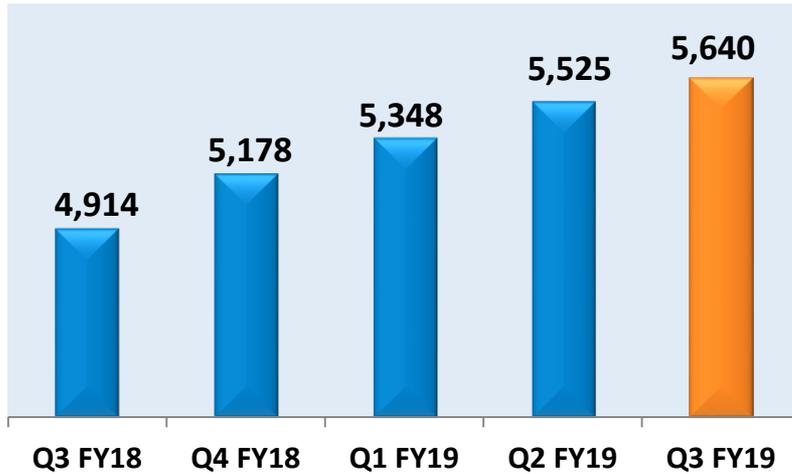


Debit Card (in Lakh)

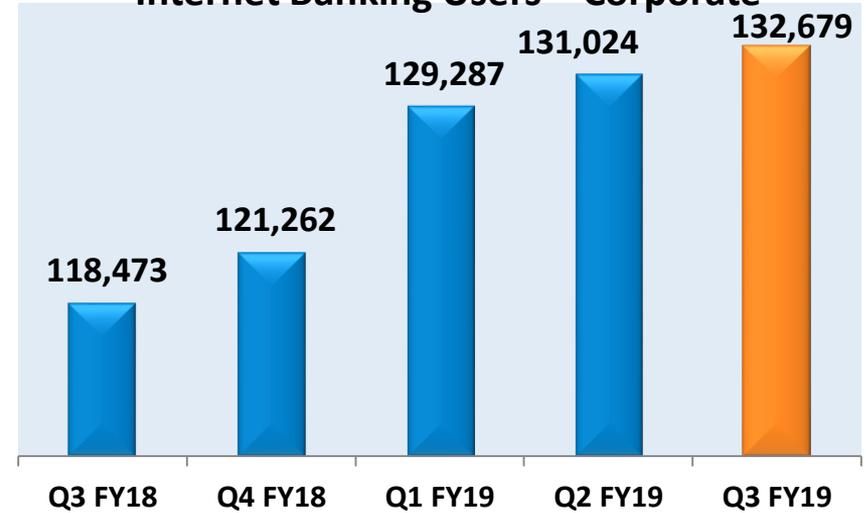


Delivery Channels (cont'd)

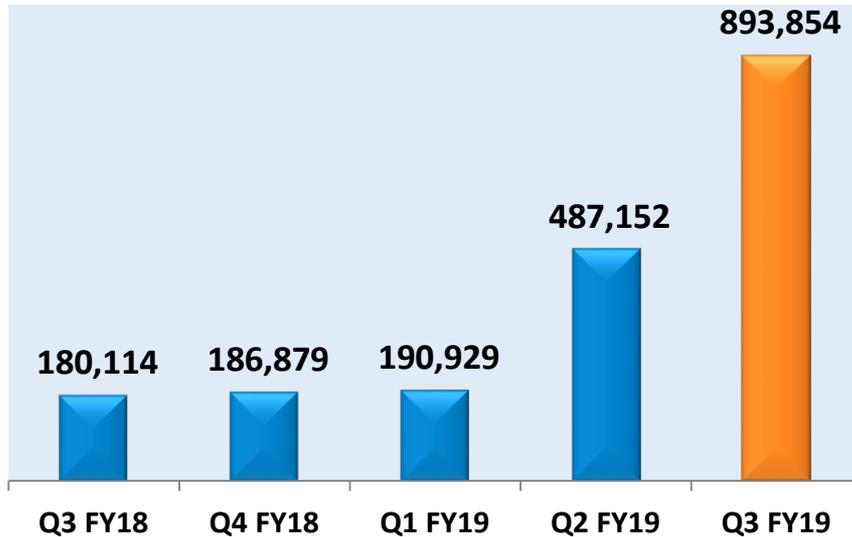
Internet Banking Users - Retail ('000)



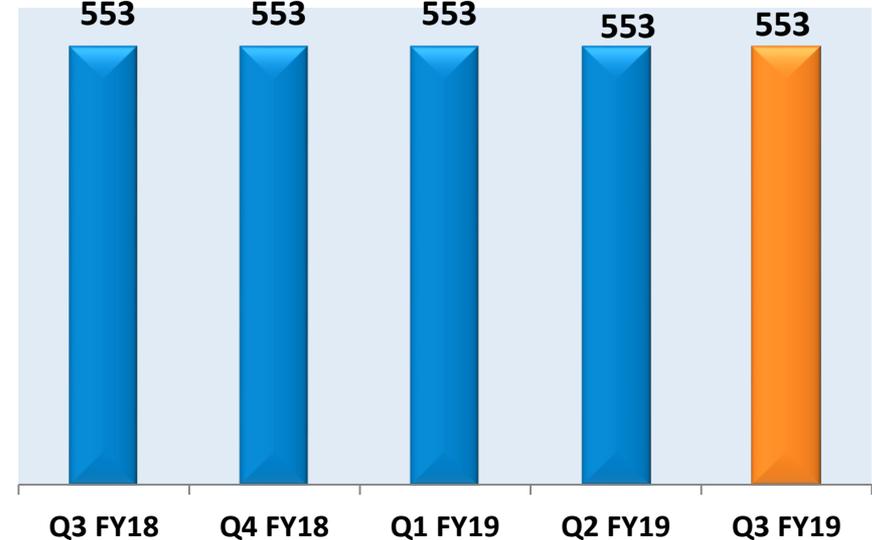
Internet Banking Users - Corporate



Mobile Banking Users



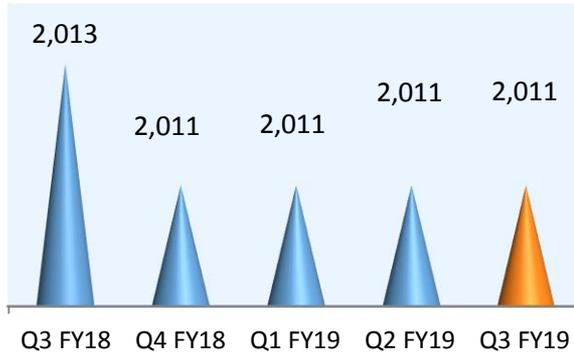
e-Galleries



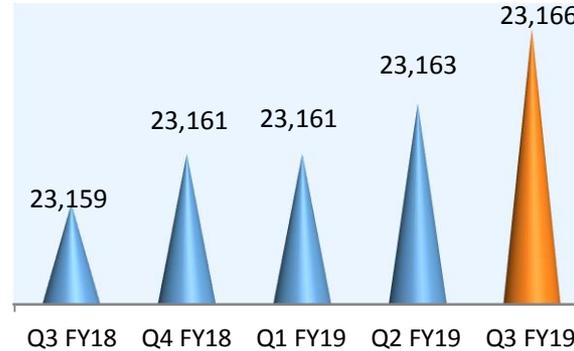
Performance Under Financial Inclusion

Particulars	As on 31.12.2017		As on 31.03.2018		As on 30.09.2018		As on 31.12.2018	
	No. of Accts	Amt. (Rs. Cr.)						
PMJDY (Lacs)	188.70	3,999.18	192.95	4,492.82	204.64	4,850.89	208.70	5149.75
Zero Balance Accts (Lacs)	36.22	-	35.05	-	36.68	-	36.27	-
PMSBY (Lacs)	35.94	-	36.12	-	37.40	-	37.72	-
PMJJBY (Lacs)	13.50	-	13.60	-	14.11	-	14.26	-
APY (Lacs)	3.78	-	4.23	-	5.43	-	6.06	-
PMMY Shishu (Actual)	423331	2,039	583,572	2,414.73	620,960	2,577.47	634009	2687.38
PMMY Kishor	273310	4,715	311,020	5,479.91	367,755	7,198.93	403418	8393.12
PMMY Tarun	61798	4,658	68,305	5,150.41	81,423	6,288.51	87452	7149.15
PMMY Total	758439	11,413	962,897	13,045.05	1,070,138	16,064.91	1124879	18229.65

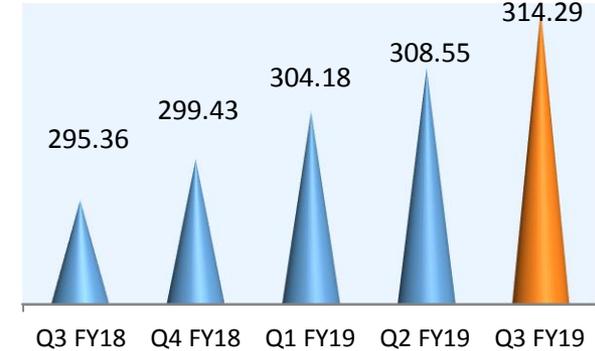
Rural Branches



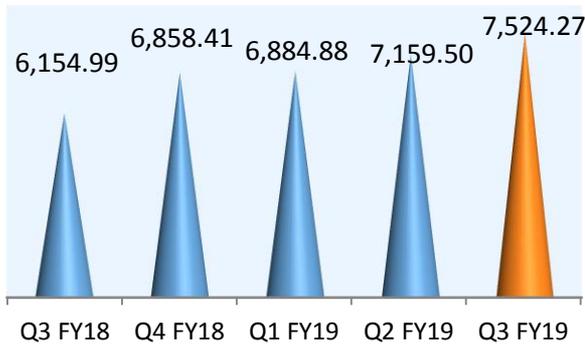
Unbanked Villages Covered



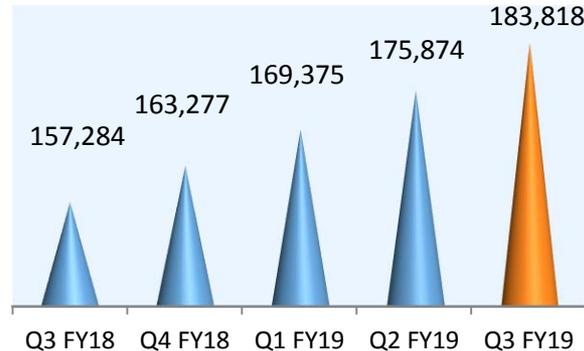
Total BSBD (NO Frill) Account (No in Lacs)



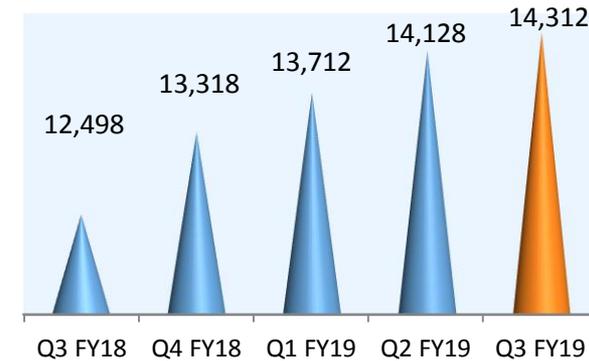
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



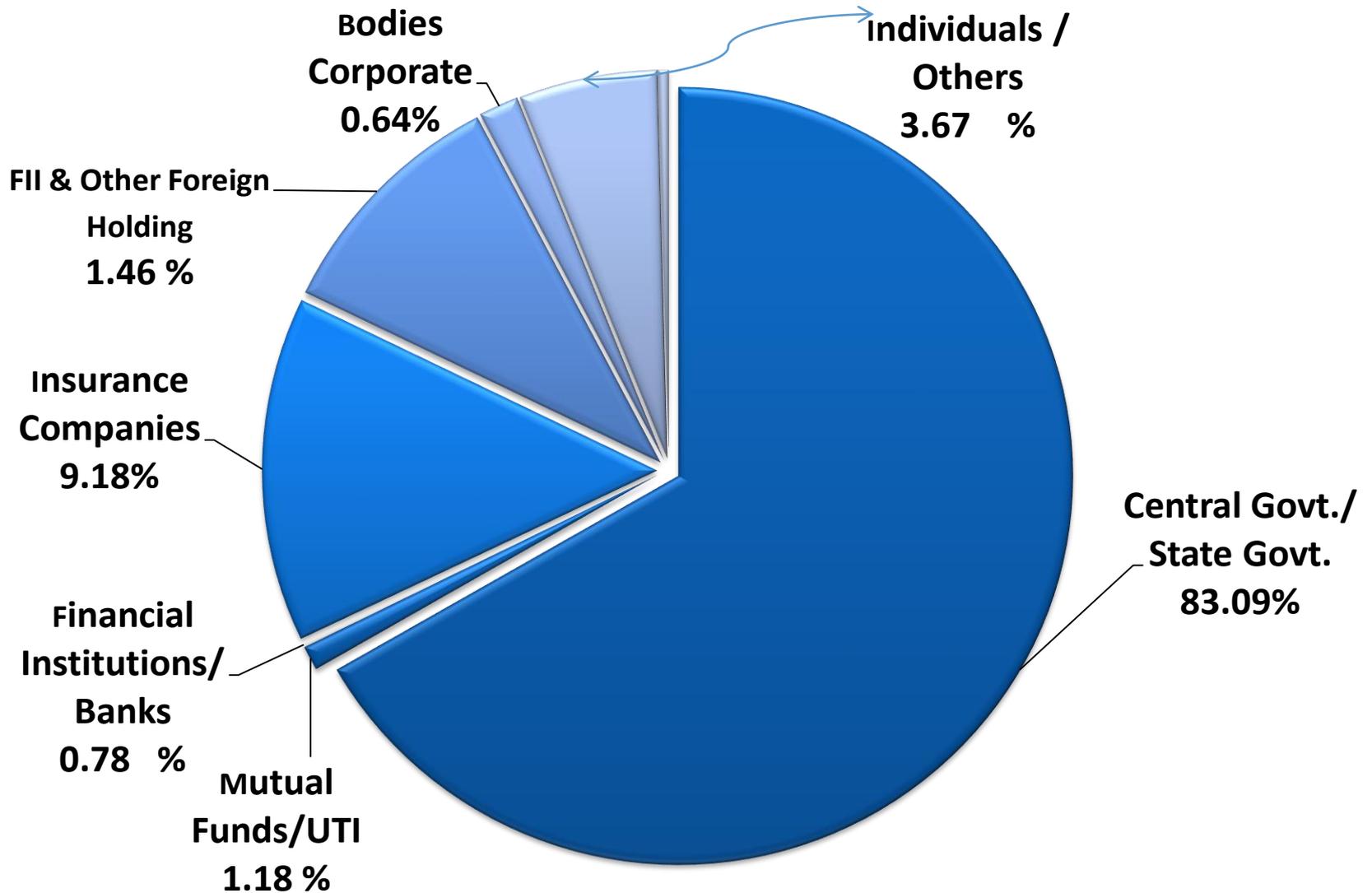
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.12.2018



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

- **Stressed Asset Management Vertical (SAMV)** created for faster resolution of Stressed assets/NPAs.
- **Mission Samadhan:** A non-discriminatory OTS Scheme formulated for quick resolution of NPAs.
- **“War Room”** and **“Watch room”** formed in each Zone for Recovery, NPA reduction and credit monitoring/trigger management.
- **Focus on 600 Top NPA branches:** “Red out Road shows” being organized to specially focus on Top 600 NPA branches for targeting upgradation/recovery/resolution.
- Proactive Credit Monitoring through **“Borrower Health Profile (BHP)”** with dedicated manpower.
- **Tech-driven Credit Monitoring System** for tracking of ‘Early Warning Signals’ under implementation.
- Creation of a separate ‘Fraud Risk Management Dept.’ headed by a General Manager. Also, **“Enterprise wide Fraud Risk Management”** framework initiated for real-time fraud monitoring.

- Concept of **Area Managers** and **Star Prime** implemented for Business development, Recovery and re-activation of branches.
- **Centralised processing centres:** New 12 RBCs and 25 new SME City Centres opened and separate Gold Loan cells formed in all Zones within the existing infrastructure to increase RAM business.
- **Digi Branches:** 252 Select Branches were converted to Digi Branches for meeting the demands of Next Gen Customers.
- **Star Mahashakti-** Under the ambit of Mahashakti project, large number of new projects have been introduced for internal and customer service purposes.
- Focus on **Digitisation** and Alternate Delivery Channels.
- **Rationalisation** of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.

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

THANK YOU!