



Performance Analysis

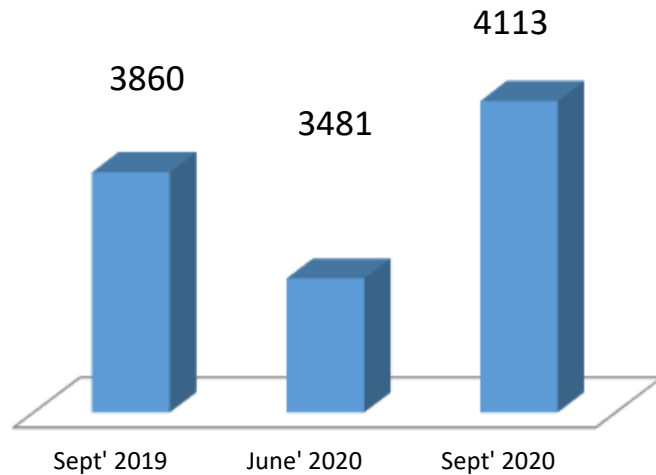
Q2 FY 2020-21

Business Synopsis (Q-o-Q)

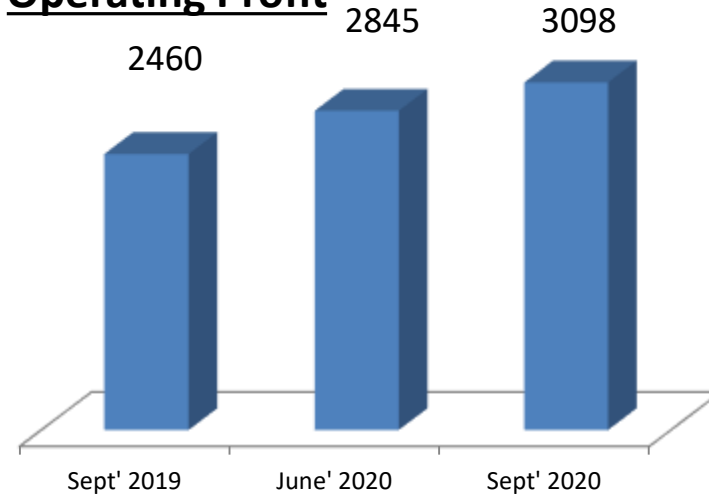


Business Mix (Deposits + Advances)	Sep19	Mar 20	Jun 20	Sep 20	Variation (%) over Mar 20(YTD)		Variation (%) over Sep19	
Global Business	895,030	972,026	1010,675	1015,400	43,374	4.46%	120,370	13.45
Domestic	758,172	840,209	877,292	894,761	54,552	6.49%	136,589	18.02
Foreign	136,858	131,817	133,383	120,639	-11,178	-8.48%	-16,219	-11.85
Global Deposits	518,037	555,505	595,235	607,529	52,024	9.37%	89,492	17.28
Domestic	436,530	482,539	517,577	532,095	49,556	10.27%	95,565	21.89
Foreign	81,507	72,966	77,658	75,435	2,469	3.38%	-6,072	-7.45
Global Advances	376,993	416,521	415,440	407,871	-8,650	-2.08%	30,878	8.19
Domestic	321,642	357,670	359,715	362,666	4,996	1.40%	41,024	12.75
Foreign	55,351	58,852	55,725	45,205	-13,647	-23.19%	-10,146	-18.33

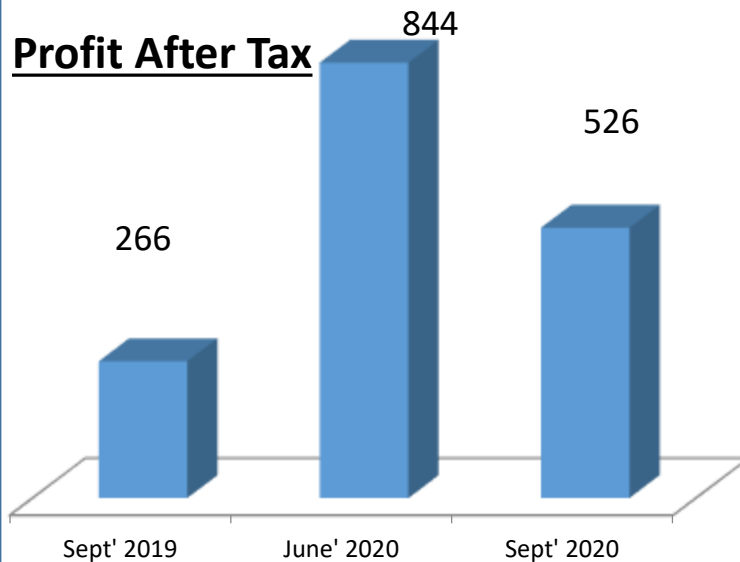
Net Interest Income



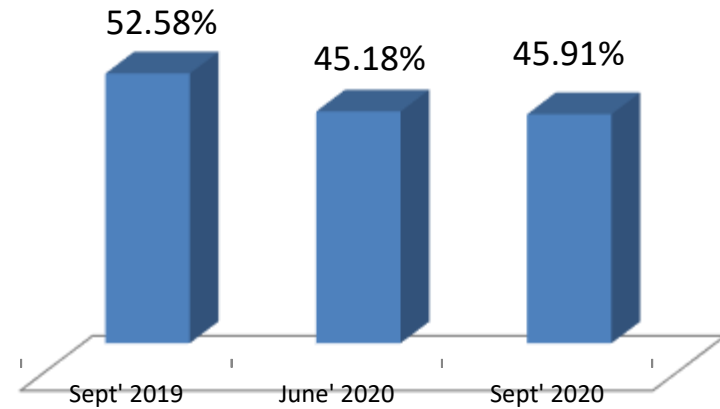
Operating Profit



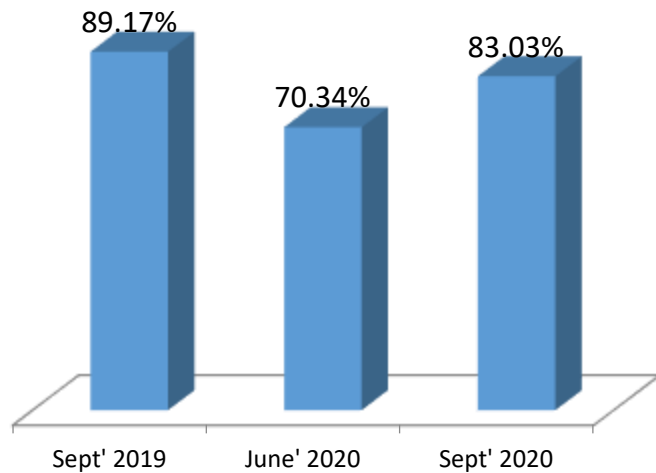
Profit After Tax



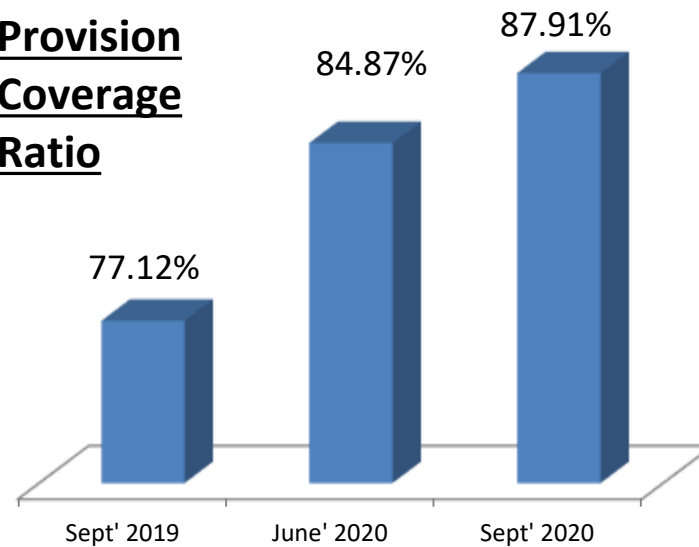
Cost to Income Ratio



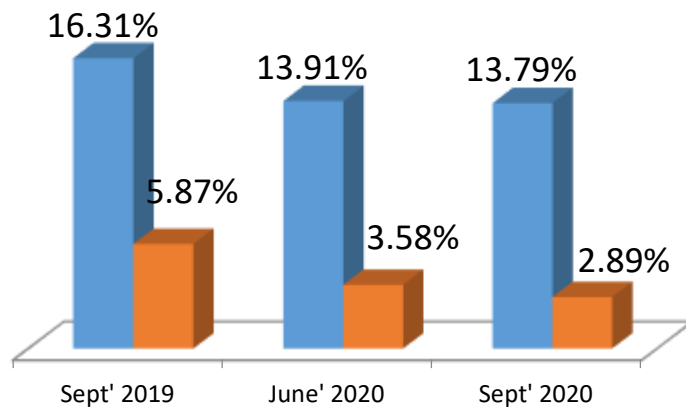
Provision to operating profit ratio



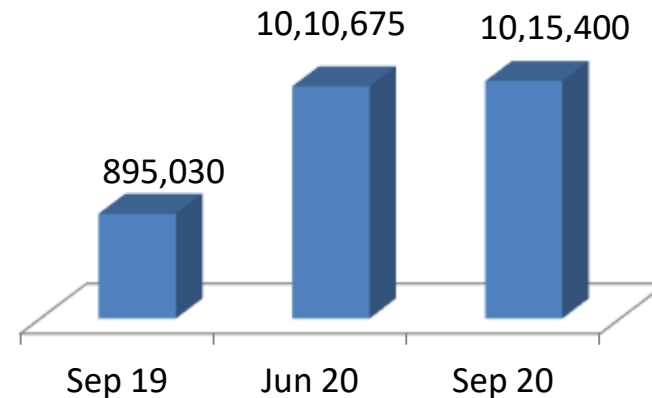
Provision Coverage Ratio



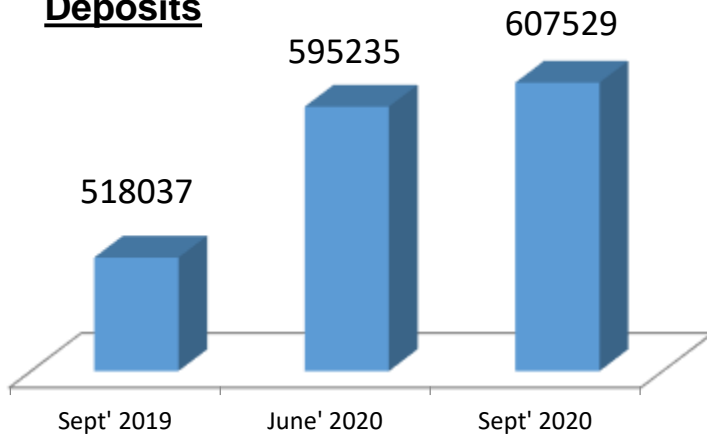
Gross & Net NPA Ratio



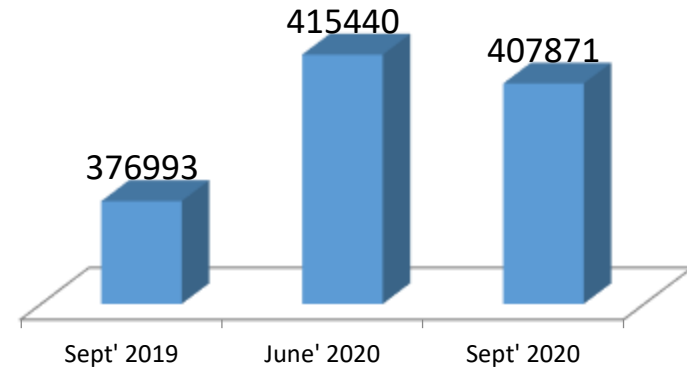
Global Business



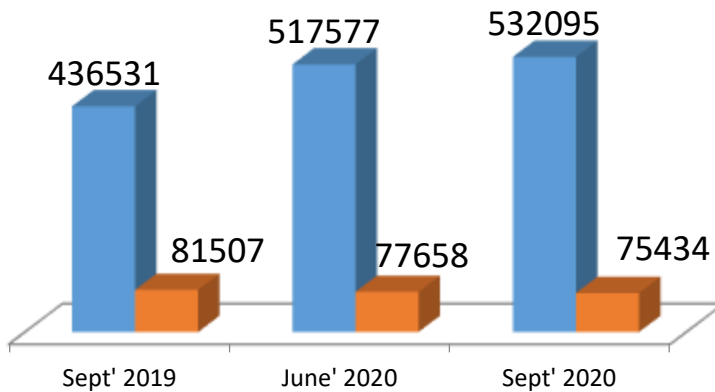
Deposits



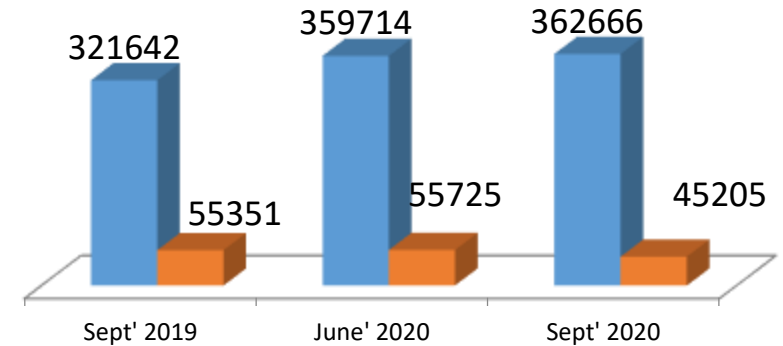
Advances



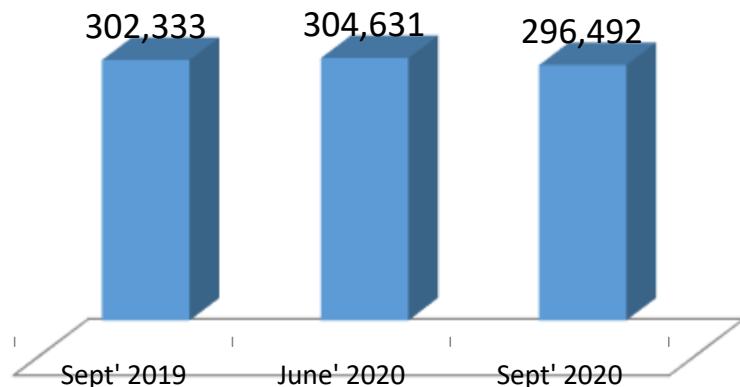
Domestic & Overseas Deposits



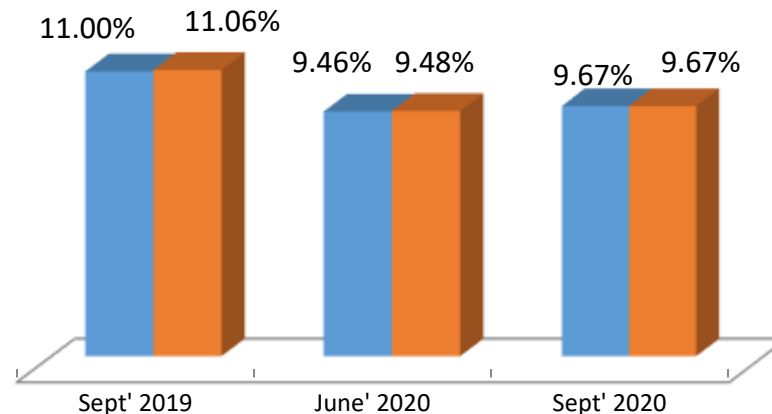
Domestic & Overseas Advances



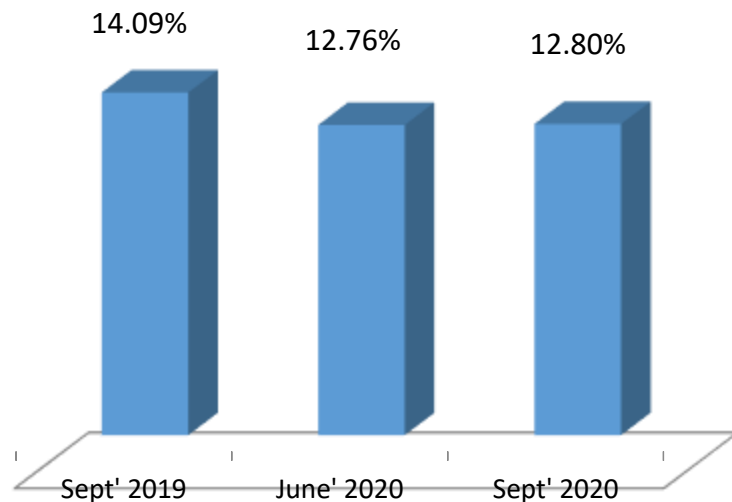
Risk Weighted Assets



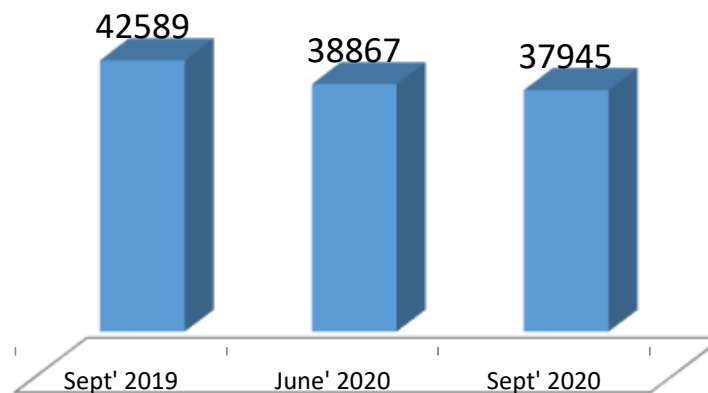
CET-1/TIER-1



CRAR %

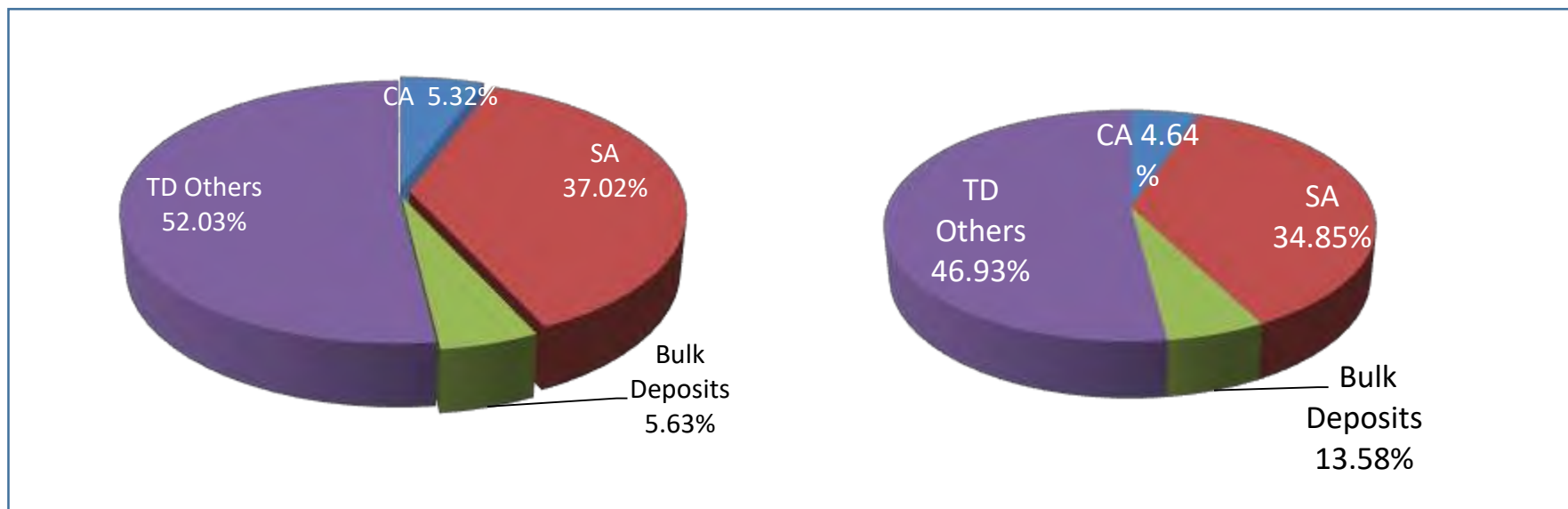


Capital Funds



Sep 19

Sep 20



CASA :42.35 %

CASA : 39.49%

(Rs in Crore)

Type of deposits	Sep 19	Mar 20	Jun 20	Sep 20	Y-O-Y Growth
Current Account	23,033	26,046	28,069	24,380	5.85
Saving Account	160,365	171,704	179,301	182,900	14.05
CASA	183,397	197,751	207,370	207,280	13.02

<i>Industry</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	<i>Y-O-Y Growth %</i>	<i>Y-T-D Growth %</i>	<i>% to Dome stic credit Sep 20</i>
<i>Agriculture *</i>	<i>50,841</i>	<i>52,184</i>	<i>52,331</i>	<i>54,420</i>	<i>7.04</i>	<i>4.28</i>	<i>15.01</i>
<i>MSME</i>	<i>53,862</i>	<i>56,092</i>	<i>56,946</i>	<i>60,930</i>	<i>13.12</i>	<i>8.63</i>	<i>16.80</i>
<i>Retail</i>	<i>57,665</i>	<i>60,834</i>	<i>61,605</i>	<i>63,699</i>	<i>10.46</i>	<i>4.71</i>	<i>17.56</i>
<i>RAM</i>	<i>162,368</i>	<i>169,110</i>	<i>170,882</i>	<i>179,049</i>	<i>10.27</i>	<i>5.88</i>	<i>49.37</i>
<i>Corporate & Others</i>	<i>129,456</i>	<i>153,146</i>	<i>144,980</i>	<i>138,526</i>	<i>7.01</i>	<i>(9.55)</i>	<i>38.20</i>
<i>Govt Advance</i>	<i>29,818</i>	<i>35,414</i>	<i>43,853</i>	<i>45,091</i>	<i>51.22</i>	<i>27.33</i>	<i>12.43</i>
<i>Total</i>	<i>321,642</i>	<i>357,670</i>	<i>359,715</i>	<i>362,666</i>	<i>12.75</i>	<i>1.40</i>	<i>100</i>

*Excluding (RIDF/PSLC)

<i>Particulars</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Retail Credit Sep 19</i>
<i>Home</i>	<i>33572</i>	<i>35,994</i>	<i>36,465</i>	<i>37,678</i>	<i>12.23</i>	<i>59.15</i>
<i>Mortgage</i>	<i>6725</i>	<i>6,693</i>	<i>6,648</i>	<i>6,745</i>	<i>0.29</i>	<i>10.25</i>
<i>Auto</i>	<i>5106</i>	<i>5,599</i>	<i>5,660</i>	<i>5,972</i>	<i>16.96</i>	<i>9.38</i>
<i>Education</i>	<i>3235</i>	<i>3,128</i>	<i>3,122</i>	<i>3,132</i>	<i>(3.18)</i>	<i>4.92</i>
<i>Personal</i>	<i>1674</i>	<i>1,757</i>	<i>2,184</i>	<i>2,561</i>	<i>52.99</i>	<i>4.02</i>
<i>Others*</i>	<i>7353</i>	<i>7,663</i>	<i>7,526</i>	<i>7,611*</i>	<i>3.52</i>	<i>12.28</i>
<i>Total</i>	<i>57665</i>	<i>60,834</i>	<i>61,605</i>	<i>63,699</i>	<i>10.46</i>	<i>100</i>

*Loan/OD against TDR :1763, other Loan :849 , Staff Loan:4997 .

Domestic Credit – Industry-wise



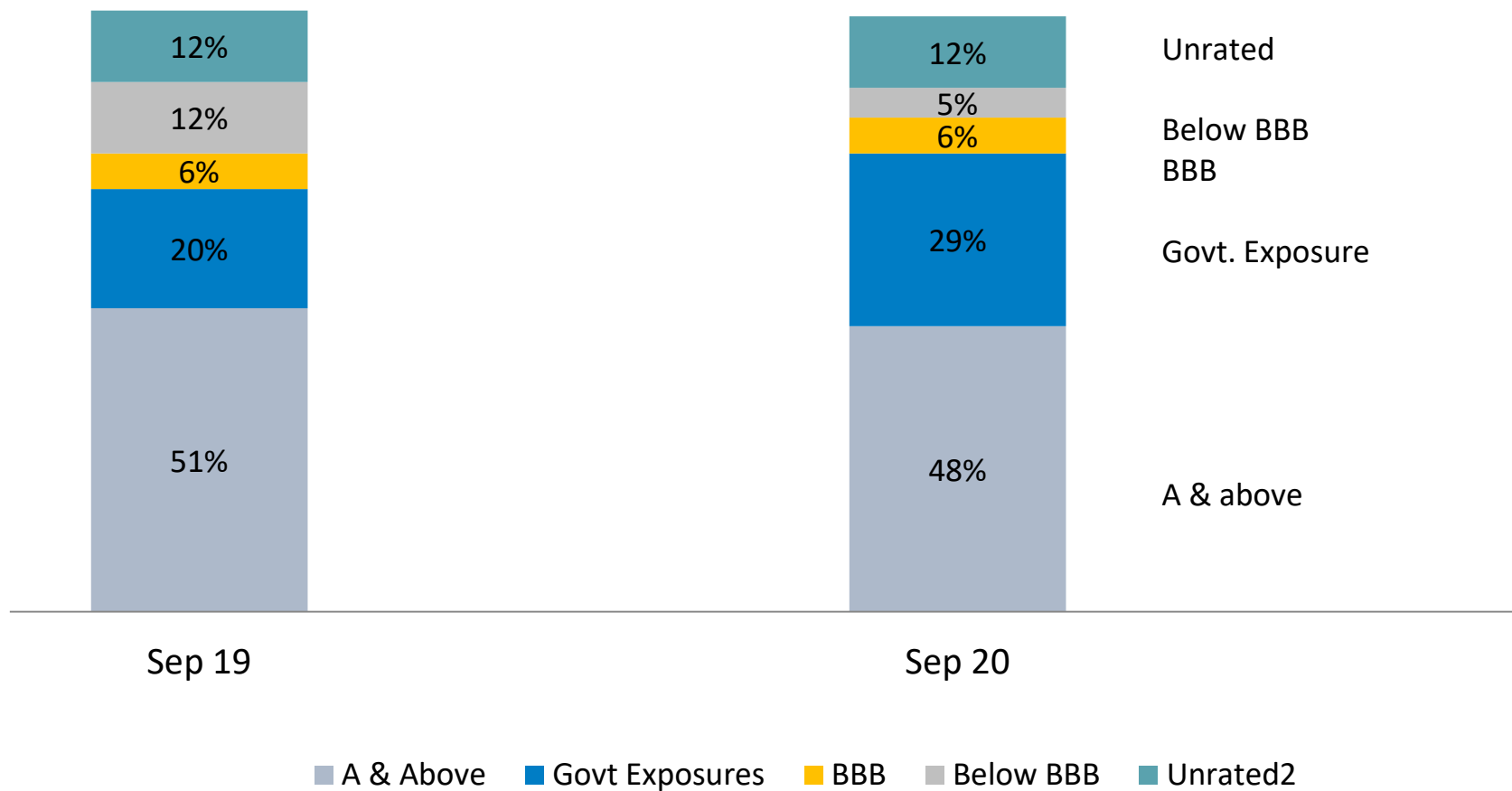
<i>Particulars</i>	<i>Sep-19</i>				<i>Y-O-Y</i>	<i>Segment %</i>
	<i>Mar-20</i>	<i>Jun-20</i>	<i>Sep-20</i>	<i>Growth %</i>	<i>on Corporate Credit Sept 20</i>	
<i>Infrastructure</i>	<i>50901</i>	<i>54,447</i>	<i>55,222</i>	<i>56,935</i>	<i>11.85</i>	<i>24.80</i>
<i>Basic Metal & Metal products</i>	<i>13,573</i>	<i>13,571</i>	<i>13,838</i>	<i>13,348</i>	<i>-1.66</i>	<i>5.81</i>
<i>Textiles</i>	<i>8,193</i>	<i>8,421</i>	<i>8,402</i>	<i>8,685</i>	<i>6.01</i>	<i>3.78</i>
<i>Gems & Jewellery</i>	<i>4,715</i>	<i>4,634</i>	<i>4,508</i>	<i>4,392</i>	<i>-6.85</i>	<i>1.91</i>
<i>Chemicals & Chemical products</i>	<i>5,538</i>	<i>4,402</i>	<i>4,390</i>	<i>4,712</i>	<i>-14.92</i>	<i>2.05</i>
<i>Vehicles, vehicle parts & Transport equipment</i>	<i>3,089</i>	<i>2,972</i>	<i>2,988</i>	<i>3,020</i>	<i>-2.23</i>	<i>1.32</i>
<i>Rubber, Plastic & their products</i>	<i>2,013</i>	<i>1,924</i>	<i>1,914</i>	<i>1,910</i>	<i>-5.12</i>	<i>0.83</i>
<i>Construction</i>	<i>4963</i>	<i>4,414</i>	<i>4,427</i>	<i>4,494</i>	<i>-9.45</i>	<i>1.96</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>63,292</i>	<i>75,090</i>	<i>75,993</i>	<i>76,294</i>	<i>20.54</i>	<i>33.23</i>
<i>NBFC(Excl HFC)</i>	<i>24,588</i>	<i>26,370</i>	<i>28,363</i>	<i>29,289</i>	<i>19.12</i>	<i>12.76</i>
<i>Other Industries</i>	<i>27,809</i>	<i>29,168</i>	<i>26,994</i>	<i>26,490</i>	<i>-4.74</i>	<i>11.54</i>
Total	2,07,207	2,25,413	2,27,041	2,29,569	10.79	100

Priority Sector Advances



<i>Industry</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	<i>Y-O-Y Growth%</i>	<i>% to ANBC</i>
<i>Agriculture</i>	<i>52318</i>	<i>52936</i>	<i>54894</i>	<i>57164</i>	<i>11.00</i>	<i>18.35</i>
<i>Out of which, S&MF</i>	<i>26508</i>	<i>26482</i>	<i>26727</i>	<i>29403</i>	<i>13.03</i>	<i>9.44</i>
<i>MSME</i>	<i>50547</i>	<i>52116</i>	<i>53029</i>	<i>57099</i>	<i>14.26</i>	
<i>Out of which, Micro</i>	<i>25830</i>	<i>27042</i>	<i>28211</i>	<i>30055</i>	<i>17.54</i>	<i>9.65</i>
<i>Housing Loan</i>	<i>17427</i>	<i>18060</i>	<i>18363</i>	<i>19687</i>	<i>13.05</i>	
<i>Educational Loan</i>	<i>3122</i>	<i>2876</i>	<i>2874</i>	<i>2758</i>	<i>(6.21)</i>	
<i>Others</i>	<i>1083</i>	<i>215</i>	<i>251</i>	<i>255</i>	<i>(76.37)</i>	
<i>Total Priority Sector Advances</i>	<i>124497</i>	<i>126203</i>	<i>129,411</i>	<i>136964</i>	<i>11.43</i>	<i>43.96</i>

<i>Particulars</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	<i>Y-O-Y (%)</i>
<i>Power</i>	<i>32,417</i>	<i>34,196</i>	<i>34,695</i>	<i>35,419</i>	<i>9.26</i>
<i>a) SEBs</i>	<i>13,026</i>	<i>13,917</i>	<i>14,720</i>	<i>15,362</i>	<i>17.94</i>
<i>b) Others</i>	<i>19,391</i>	<i>20,279</i>	<i>19,975</i>	<i>20,058</i>	<i>3.44</i>
<i>Roads and Ports</i>	<i>12,546</i>	<i>13,398</i>	<i>13,717</i>	<i>14,246</i>	<i>13.55</i>
<i>Telecom</i>	<i>486</i>	<i>492</i>	<i>482</i>	<i>478</i>	<i>(1.65)</i>
<i>Other Infrastructure</i>	<i>5,452</i>	<i>6,361</i>	<i>6,329</i>	<i>6,792</i>	<i>24.58</i>
<i>Total</i>	<i>50,901</i>	<i>54,447</i>	<i>55,222</i>	<i>56,935</i>	<i>11.85</i>



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

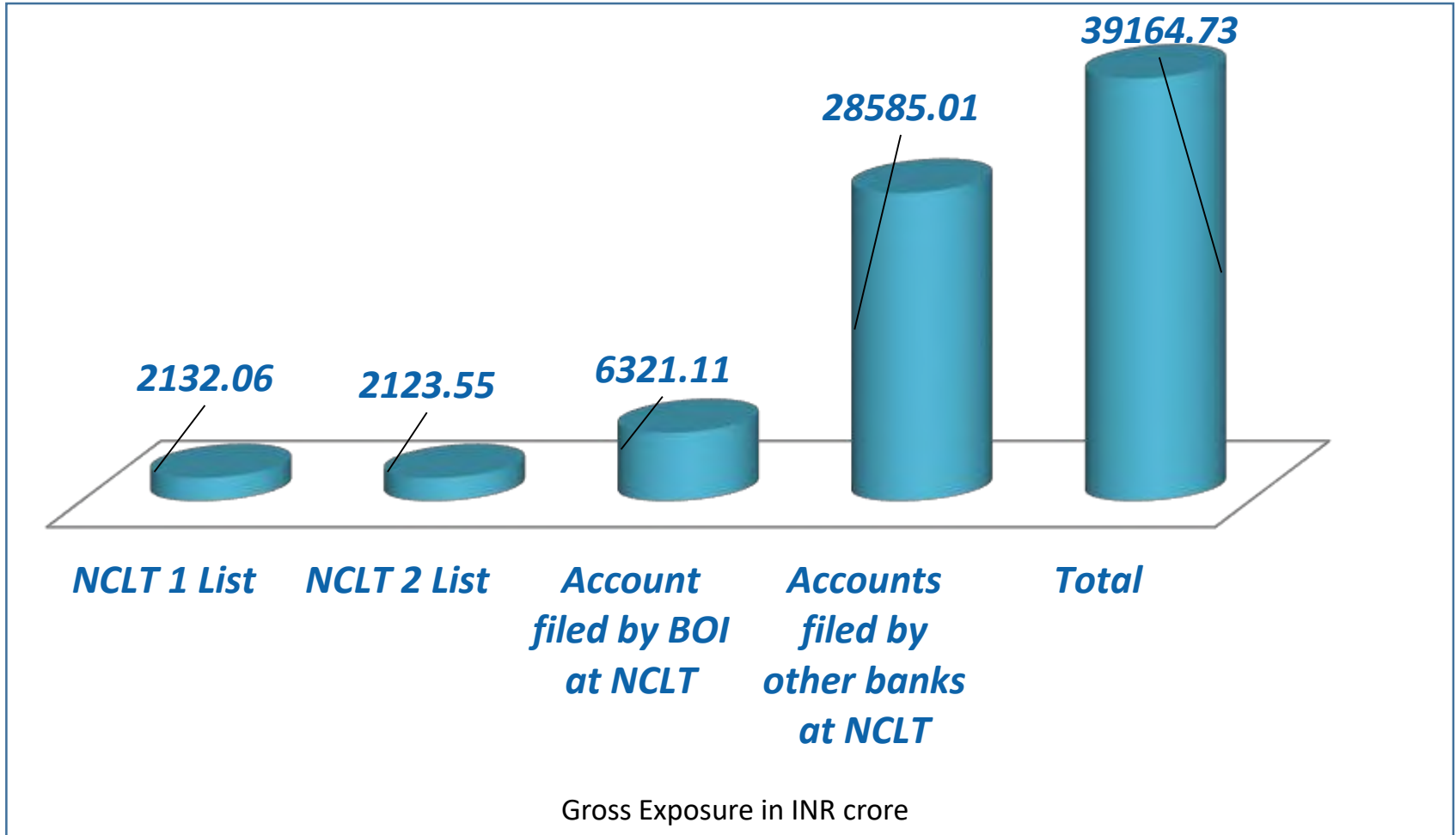
VERTICAL	Sep 19		Jun 20		Sep 20	
	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
SMA-1	107	5819	15	1151	12	1127
SMA-2	111	10490	22	2149	12	2050
TOTAL	218	16309	37	3300	24	3177

Sector breakup of Standard Restructured Advances

30.09.2020



Sector	SEP-19		SEP-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	15	1625	13	1616
INFRA-POWER	11	1427	9	1406
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	121	3	121
INFRA-OTHERS	1	77	1	89
AVIATION	1	3233	1	1660
TEXTILES	13	34	23	67
ENGG	7	77	10	79
SUGAR	2	36	2	116
PHARMA	2	10	2	12
STEEL	3	48	5	49
CEMENT	9	193	18	205
SERVICES	12	94	16	130
HOTELS	12	111	17	125
OTHER METAL	4	9	8	22
AGRICULTURE	23	82	30	131
AUTOMOBILES	3	11	4	14
SERVICE-TRANSPORT RELATED	11	73	12	78
OTHERS	102995	3274	161312	4549
Standard Restructured Advances (Domestic)	103112	8910	161474	8853
Standard Restructured Advances (Overseas)	2	47	2	19
Standard Restructured Advances (Total)	103114	5957	161476	8872



Total Provision held (88.92%) : 34825.99 crore

<i>Item</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Gross NPA</i>	<i>61,476</i>	<i>61,550</i>	<i>57,788</i>	<i>56,232</i>
<i>Net NPA</i>	<i>19,646</i>	<i>14,320</i>	<i>13,275</i>	<i>10,444</i>
<i>Gross NPA %</i>	<i>16.31</i>	<i>14.78</i>	<i>13.91</i>	<i>13.79</i>
<i>Net NPA %</i>	<i>5.87</i>	<i>3.88</i>	<i>3.58</i>	<i>2.89</i>
<i>Provision Coverage Ratio (%)</i>	<i>77.12</i>	<i>83.74</i>	<i>84.87</i>	<i>87.91</i>

Movement of NPA



<i>Item</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Opening Balance</i>	<i>62068</i>	<i>61,730</i>	<i>61550</i>	<i>57,788</i>
<i>Less :</i>				
<i>Recovery</i>	<i>966</i>	<i>1,279</i>	<i>546</i>	<i>1,172</i>
<i>Upgradation</i>	<i>294</i>	<i>27</i>	<i>113</i>	<i>247</i>
<i>Write Off</i>	<i>2498</i>	<i>1,638</i>	<i>3505</i>	<i>411</i>
<i>Total reduction</i>	<i>3758</i>	<i>2,944</i>	<i>4164</i>	<i>1,830</i>
<i>Slippages</i>	<i>3166</i>	<i>2,764</i>	<i>402</i>	<i>274</i>
<i>Closing Balance</i>	<i>61476</i>	<i>61,550</i>	<i>57788</i>	<i>56,232</i>

Breakup of Gross NPA



<i>Particulars</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	<i>% to Domestic Credit</i>	
					<i>Sep 19</i>	<i>Sep 20</i>
<i>Large Corporate</i>	<i>32537</i>	<i>31,799</i>	<i>28,367</i>	<i>27,964</i>	<i>20.43</i>	<i>15.16</i>
<i>MSME</i>	<i>9041</i>	<i>8,889</i>	<i>8,814</i>	<i>8,297</i>	<i>16.79</i>	<i>13.72</i>
<i>AGRICULTURE</i>	<i>8577</i>	<i>9,044</i>	<i>8,925</i>	<i>8,666</i>	<i>16.87</i>	<i>15.92</i>
<i>RETAIL</i>	<i>1693</i>	<i>1,806</i>	<i>1,746</i>	<i>1,615</i>	<i>2.94</i>	<i>2.54</i>
<i>TOTAL (Domestic)</i>	<i>51848</i>	<i>51538</i>	<i>47,852</i>	<i>46,542</i>	<i>16.12</i>	<i>12.82</i>
<i>Total (Overseas)</i>	<i>9627</i>	<i>10012</i>	<i>9,935</i>	<i>9,690</i>	<i>17.39</i>	<i>21.44</i>
<i>Total (Global)</i>	<i>61476</i>	<i>61550</i>	<i>57,788</i>	<i>56,232</i>	<i>16.31</i>	<i>13.79</i>

Investments (Domestic)

	Sep 19			Sep 20		
<i>Particulars</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>
<i>SLR Investments</i>	<i>29134</i>	<i>79749</i>	<i>643</i>	<i>42824</i>	<i>94580</i>	<i>323</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>29134</i>	<i>79749</i>	<i>643</i>	<i>42824</i>	<i>94580</i>	<i>323</i>
<i>Other Approved Securities</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>M Duration</i>	<i>1.77</i>	<i>-</i>	<i>4.67</i>	<i>1.49</i>	<i>-</i>	<i>5.54</i>
<i>Non SLR Investments</i>	<i>13613</i>	<i>23695</i>	<i>-</i>	<i>14365</i>	<i>28252</i>	<i>3</i>
<i>M Duration</i>	<i>3.18</i>	<i>-</i>	<i>-</i>	<i>2.94</i>	<i>-</i>	<i>-</i>
<i>Total</i>	<i>42747</i>	<i>103444</i>	<i>643</i>	<i>57189</i>	<i>122832</i>	<i>326</i>

Net Interest Income – (Quarter ended)



<i>Particulars</i>	<i>Quarter ended</i>				<i>YoY Variation (Qtr) %</i>
	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>	
<i>Interest Income</i>	<i>10658</i>	<i>10,528</i>	<i>10234</i>	<i>10796</i>	<i>1.29</i>
<i>a. From Advances</i>	<i>7342</i>	<i>7,207</i>	<i>6992</i>	<i>7289</i>	<i>-0.72</i>
<i>b. From Investments</i>	<i>2588</i>	<i>2,770</i>	<i>2803</i>	<i>2903</i>	<i>12.17</i>
<i>c. From Money Market Operations & Others</i>	<i>728</i>	<i>550</i>	<i>439</i>	<i>602</i>	<i>-17.31</i>
<i>Interest Expended</i>	<i>6798</i>	<i>6,735</i>	<i>6753</i>	<i>6682</i>	<i>-1.71</i>
<i>a. On Deposits</i>	<i>5916</i>	<i>5,960</i>	<i>6194</i>	<i>6244</i>	<i>5.54</i>
<i>b. On Borrowings</i>	<i>653</i>	<i>582</i>	<i>366</i>	<i>274</i>	<i>-58.04</i>
<i>c. Subordinated Bonds & Others</i>	<i>229</i>	<i>192</i>	<i>193</i>	<i>161</i>	<i>-29.69</i>
<i>Net Interest Income</i>	<i>3860</i>	<i>3,793</i>	<i>3481</i>	<i>4113</i>	<i>6.55</i>

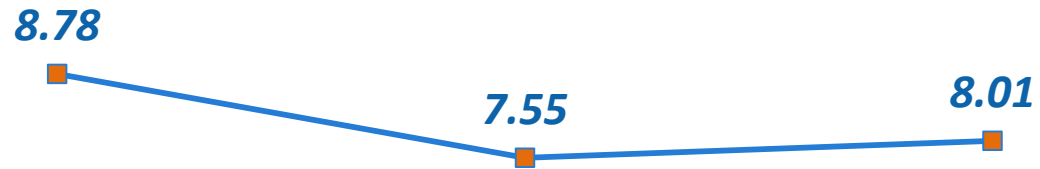
Non-Interest Income – (Quarter ended)

<i>Particulars</i>	<i>Quarter ended</i>			
	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Commission, Exchange & Brokerage</i>	392	326	222	277
<i>Profit from Sale of Investments</i>	112	243	914	523
<i>Profit from Exchange Transactions</i>	405	418	333	417
<i>Recovery In W/o accounts</i>	98	252	30	108
<i>Other Non Interest Income</i>	321	449	208	286
<i>Total Non-Interest Income</i>	1327	1688	1707	1613

<i>Particulars</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Operating Profit</i>	<i>2460</i>	<i>2,653</i>	<i>2845</i>	<i>3098</i>
<i>Provisions for</i>				
<i>B&D</i>	<i>1452</i>	<i>7,316</i>	<i>767</i>	<i>2134</i>
<i>Standard Assets</i>	<i>225</i>	<i>632</i>	<i>759</i>	<i>(53)</i>
<i>NPV / Others</i>	<i>327</i>	<i>87</i>	<i>2</i>	<i>(21)</i>
<i>Depreciation on Investment</i>	<i>49</i>	<i>107</i>	<i>-16</i>	<i>252</i>
<i>Total Provisions before Tax</i>	<i>2053</i>	<i>8142</i>	<i>1512</i>	<i>2312</i>
<i>Profit before Tax (PBT)</i>	<i>407</i>	<i>(5489)</i>	<i>1333</i>	<i>785</i>
<i>Taxation</i>	<i>141</i>	<i>(1918)</i>	<i>489</i>	<i>260</i>
<i>Net Profit (PAT)</i>	<i>266</i>	<i>(3571)</i>	<i>844</i>	<i>526</i>

Cost of Deposits & Yield on Advance (Q-o-Q)

◆ *Cost Of Deposits* ■ *Yield On Advance*



Sep-19

Jun-20

Sep-20

Key Financial Ratios

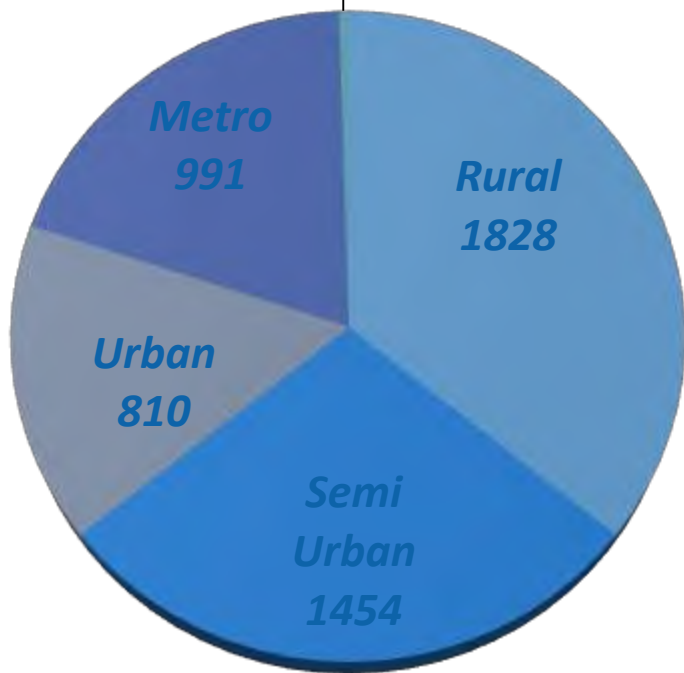
<i>Particulars</i>	<i>Sep 19</i>			<i>Sep 20</i>		
	<i>Domestic</i>	<i>Foreign</i>	<i>Global</i>	<i>Domestic</i>	<i>Foreign</i>	<i>Global</i>
<i>Cost of Deposits</i>	5.17	1.76	4.62	4.67	0.73	4.17
<i>Yield on Advances</i>	9.54	4.15	8.78	8.69	2.61	8.01
<i>Yield on Investments</i>	7.28	6.19	7.23	6.57	6.55	6.57
<i>Net Interest Margin (NIM)</i>	3.36	1.28	2.99	2.88	1.32	2.66
<i>Cost to Income Ratio</i>	54.75	25.14	52.58	46.76	30.91	45.91
<i>Return on Assets (ROA)</i>	0.13	0.34	0.16	0.16	1.17	0.28
<i>Return on equity (ROE)</i>			4.09			9.45
<i>Credit Cost (Annualised)</i>	1.82	1.27	1.74	2.62	0.10	2.33
<i>Slippage Ratio</i>			1.01			0.08
<i>Provision Coverage Ratio</i>	77.26	76.19	77.12	87.29%	91.93%	87.91%

Capital Adequacy – Basel-III



<i>Particulars</i>	<i>Sep 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Capital Adequacy - Basel III</i>				
<i>CET1 Capital</i>	<i>33,247</i>	<i>29,059</i>	<i>28,827</i>	<i>28,666</i>
<i>Tier I Capital</i>	<i>33,434</i>	<i>29,119</i>	<i>28,887</i>	<i>28,666</i>
<i>Tier II Capital</i>	<i>9,155</i>	<i>9,419</i>	<i>9,980</i>	<i>9,279</i>
<i>Total Capital(CRAR)</i>	<i>42,589</i>	<i>38,538</i>	<i>38,867</i>	<i>37,945</i>
<i>Total Assets</i>	<i>6,20,134</i>	<i>6,56,995</i>	<i>6,81,342</i>	<i>6,86,950</i>
<i>Risk Weighted Assets</i>	<i>3,02,333</i>	<i>294,189</i>	<i>304,631</i>	<i>2,96,492</i>
<i>CET1 (%) including CCB</i>	<i>11.00</i>	<i>9.88</i>	<i>9.46</i>	<i>9.67</i>
<i>Tier I (%)</i>	<i>11.06</i>	<i>9.90</i>	<i>9.48</i>	<i>9.67</i>
<i>Tier II (%)</i>	<i>3.03</i>	<i>3.20</i>	<i>3.28</i>	<i>3.13</i>
<i>Capital Adequacy Basel III (%) including CCB</i>	<i>14.09</i>	<i>13.10</i>	<i>12.76</i>	<i>12.80</i>

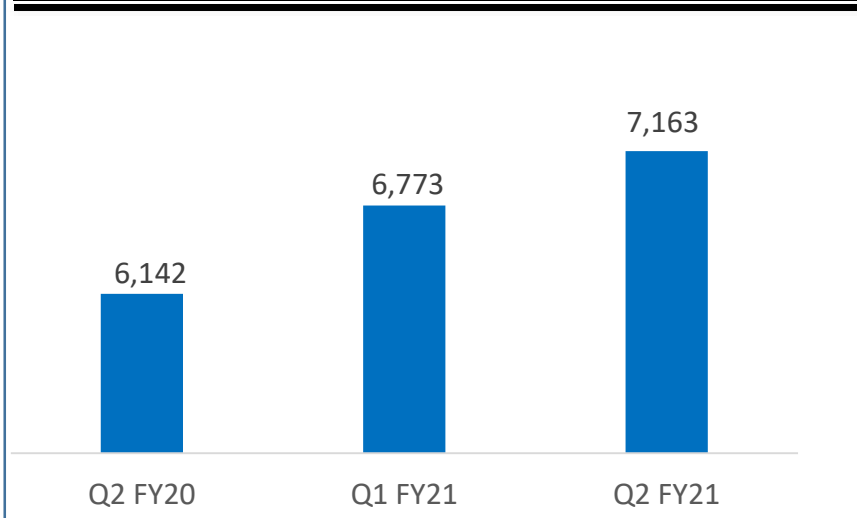
*Overseas
as
23*



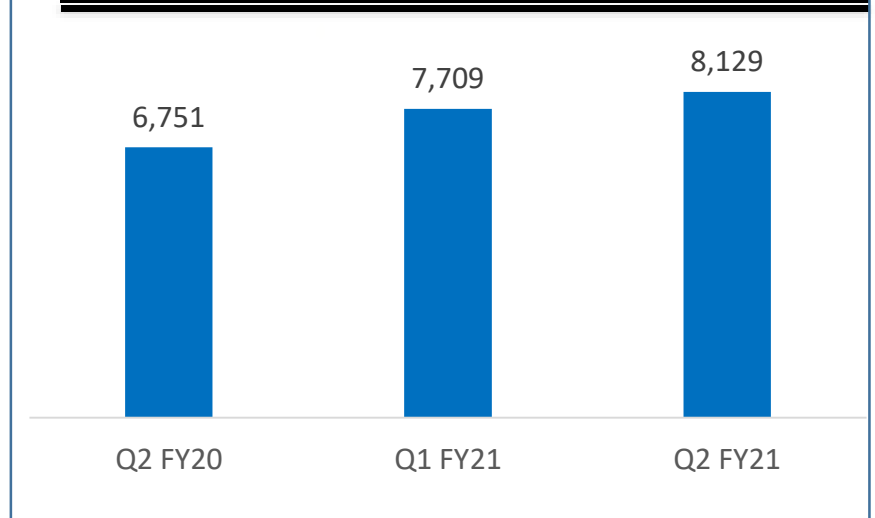
<i>Particulars</i>	<i>Sep 19</i>	<i>Jun 20</i>	<i>Sep 20</i>
<i>Rural</i>	<i>1831</i>	<i>1828</i>	<i>1828</i>
<i>Semi-urban</i>	<i>1454</i>	<i>1454</i>	<i>1454</i>
<i>Urban</i>	<i>811</i>	<i>812</i>	<i>810</i>
<i>Metro</i>	<i>992</i>	<i>992</i>	<i>991</i>
<i>Domestic Branches</i>	<i>5088</i>	<i>5086</i>	<i>5083</i>
<i>Overseas Branches</i>	<i>25</i>	<i>23</i>	<i>23</i>
<i>Total</i>	<i>5113</i>	<i>5109</i>	<i>5106</i>

Alternate Delivery Channel

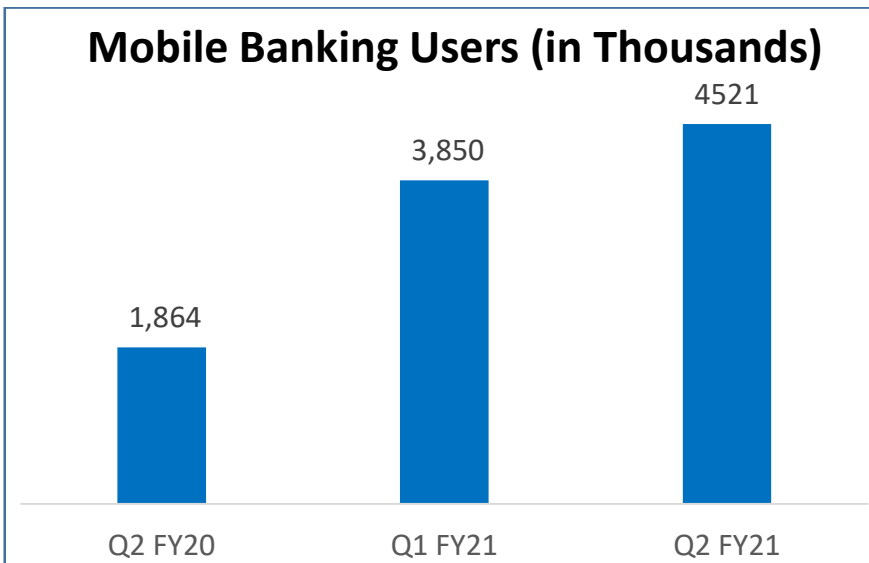
Internet Banking Users (in Thousands)



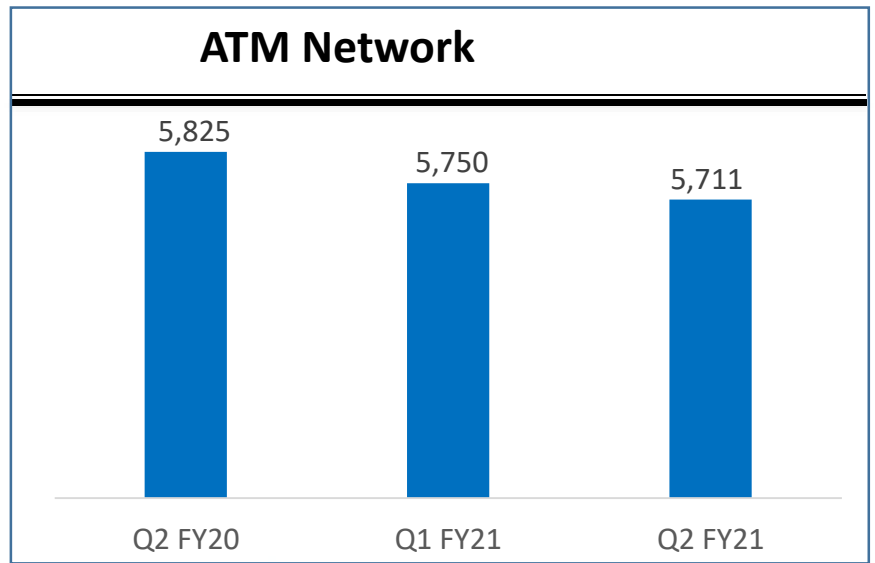
UPI Users (in Thousands)



Mobile Banking Users (in Thousands)



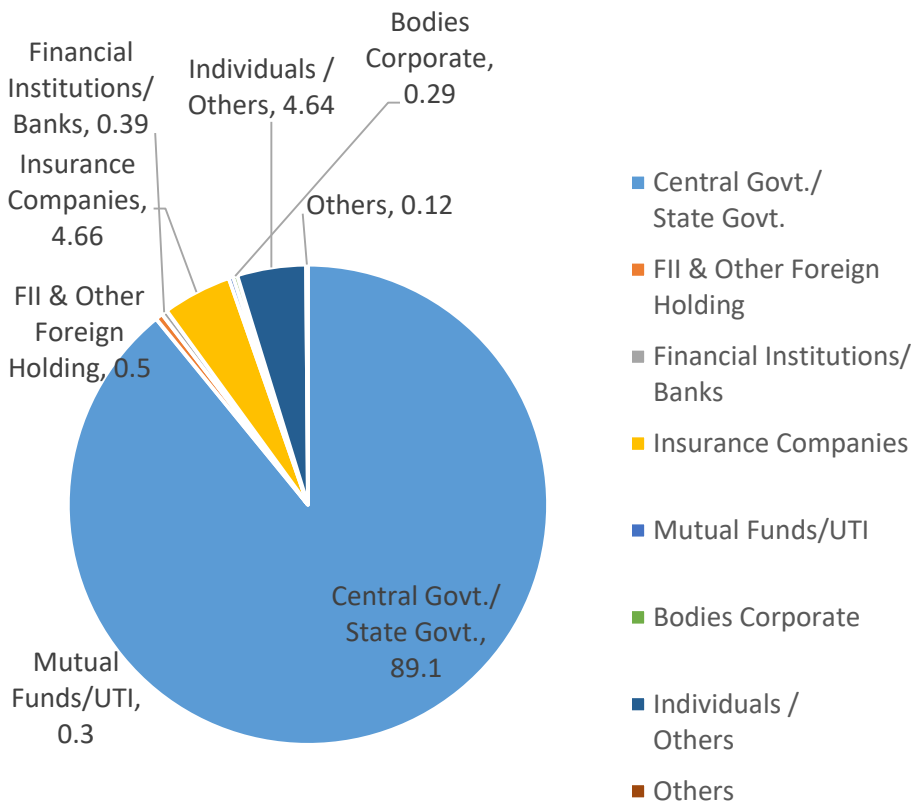
ATM Network



	H Y Sep-19	Q1 FY21	H Y Sep-20	Y - O - Y Growth		H Y Sep-19	Q1 FY21	H Y Sep-20	Y - O - Y Growth
	(Amt Crore)					(Amt crore)			
	<u>BOI Shareholding Ltd</u>					<u>BOI Merchant Banker Ltd</u>			
- Revenue	6.45	2.81	4.50	-30.25%		0.55	0.22	0.91	65.57%
- Net Profit	3.20	1.14	1.46	-54.44%		0.11	-0.02	0.42	270.28%
- Net Worth	34.06	33.57	33.89	-0.50%		14.37	14.80	15.24	6%

	(Amt Crore)					(Amt Lacs)			
	<u>BOI AXA Investment Managers Pvt Ltd</u>					<u>BOI AXA Trustee Services Pvt Ltd</u>			
- Revenue	14.13	5.07	9.88	-30.07%		6.00	2.07	4.67	-22.17%
- Net Profit	-1.16	-1.98	-3.90	236.48%		-0.53	-0.01	-0.00	-99.81%
- Net Worth	57.49	50.83	48.91	-14.93%		20.00	21.11	21.11	5.55%
- AUM	2312	1956	2251	-2.63%					

INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	Sep'19	Mar'20	Sep'20	YOY Growth	Sep'19	Mar'20	Sep'20	YOY Growth
Deposits	335	376	410	22	408	468	498	22
Advances	230	247	242	5	303	347	350	15
Operating Profit	7	12	6	-15	8	18	11	33
Net Profit	5	7	3	-38	7	11	6	-20
NPA Gross	14	20	20	46	-	0.08	4	-
NPA Net	9	12	10	4	-	-	2	-
NPA Gross %age	5.98	8.15	8.38	40	-	0.02	1.28	-
NPA Net %age	4.12	4.66	4.08	-1	-	-	0.64	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	Sep'19	Mar'20	Sep'20	YOY Growth	Sep'19	Mar'20	Sep'20	YOY Growth
Deposits	132	134	145	10	1151	1237	1227	7
Advances	262	261	374	43	982	976	980	0
Operating Profit	0.83	3.03	3.34	303	20	41	2.58	-87
Net Profit	0.51	1.11	2.48	387	2.73	11	1.46	-47
NPA Gross	0	0	0	-	44	43	50	12
NPA Net	0	0	0	-	27	21	25	-5
NPA Gross %age	0	0	0	-	4.42	4.44	5.06	14
NPA Net %age	0	0	0	-	2.69	2.25	2.65	-1



BANK OF INDIA - EQUITY		As on 30.09.2020	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	16476564	0.50	
Financial Institution/Bank	12801346	0.39	
Insurance Company	152569582	4.66	
Mutual Funds	9932160	0.30	
Bodies Corporate	9570935	0.29	
Indian public	151934446	4.64	
Others	3947451	0.12	
Total	3276923350	100.00	

Employees

*Dedicated work force to ensure opening of maximum branches and work from Home were Exercised wherever feasible
Staff in isolation is exempted from Physically attending office.
Compensation to staff in case of any casualty due to COVID 19
Staffs donated Rs. 9.14 Crore to PM- Care funds*

Operation

*Banks Operations were intact during lockdown:
Alternate Delivery Channel were fully operational
Not much impact on functioning of Branch's /ATMs. Average uptime of about 90%
Meeting were held through video conference or other audio electronics mode.*

Customer

*Special Credit Scheme:
COVID-19 Personal loan/Pensioner loan.
COVID emergency credit loan.
Kishan Tatkal loan scheme COVID-19.
BOI samanya credit card COVID-19.
COVID – 19 emergency support systems scheme 2020 (CESS-2020).*

Others

*Proactive measures sanitization, fumigation, etc) taken up at branch, Office and ATMs.
Bank has also undertaken various activities to support corona warriors by distributing Face masks, gloves, food packets and grocery items etc.*

- **Tech-driven Credit Monitoring System** for tracking of ‘Early Warning Signals’ implemented.
- The migration of Technical platform from **FINACLE 7 to FINACLE 10**, is to be implemented by December’20.
- **“Enterprise wide Fraud Risk Management”** framework for real-time fraud monitoring is now functional with real time monitoring of transactions.
- **Door Step Banking(DSB)** through Universal Touch points (Call Centre, Website and an App) has been introduced for providing banking services to customers.
- **VISA Signature Debit Card**, which is a contactless metal card having multiple benefit for customers, launched.
- **PM SVANidhi** AtmaNirbhar loan to “Street Vender” launched.
- BOI is the authorized Bank for **Yen Credit transaction** by Ministry of Finance, GOI for Yen Credit transaction.
- HR initiative like Job Family, PMS already implemented. For Employee Engagement & Connect, a special Survey **“STAR ANVESHAN”** is in process.

- * **Best Performing Public Sector Bank** in APY campaign Leadership Capital 2.0 (Jan-2020) for MD &CEO.

- * **Best Performing Public Sector Bank** in APY campaign Makers of Excellence 3.0 (Nov-2019) for Executive Director.

- Bank of India has won the **second Most Trusted Brand Award** in the Banks category awarded by the Reader's Digest Trusted Brand, 2019.

- * **Best Performing Public Sector Bank** in APY Formation Day Campaign (FY2019-20) by PFRDA.

- * ETBFSI Excellence Awards 2019- **Most Innovative Large Size Bank** of the Year for QR Cash.

- * Bank has won **Infosys Finacle Clients Innovation Award** 2019.

- * Bank has been awarded Rajbhasha Kirti Puraskar (1st prize) is "B" Region for the year 2019-20 for the excellent performance in official language implementation.



Guidance for Mar 2021

***Deposits Growth 8%**

***Credit Growth 7%**

***Gross NPA 12%**

***Net NPA < 2%**

Continue to Expand the Bank's retail, agriculture and MSME lending profile by leveraging its exiting customer base.



Contain funding cost by sourcing low cost deposits such as CASA



Focus on improving asset quality and containing NPA levels



Leverage technology to increase cross selling opportunities, reduce cost and enhance customer experience



Improving our risk management systems to ensure long-term sustainability of our business

Thank You