



Relationship beyond banking



Performance Analysis

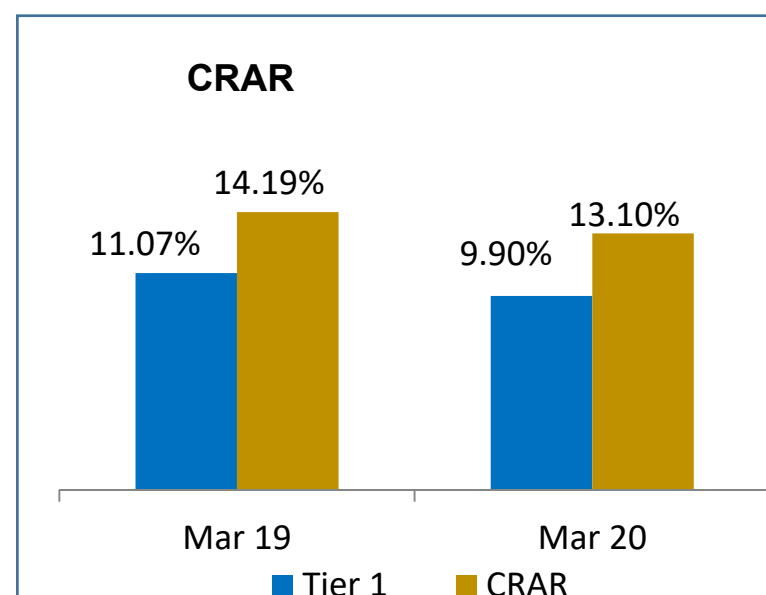
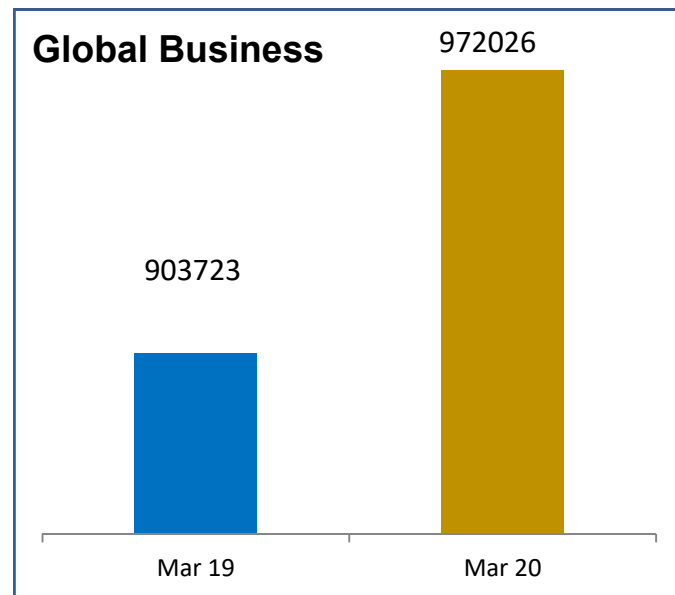
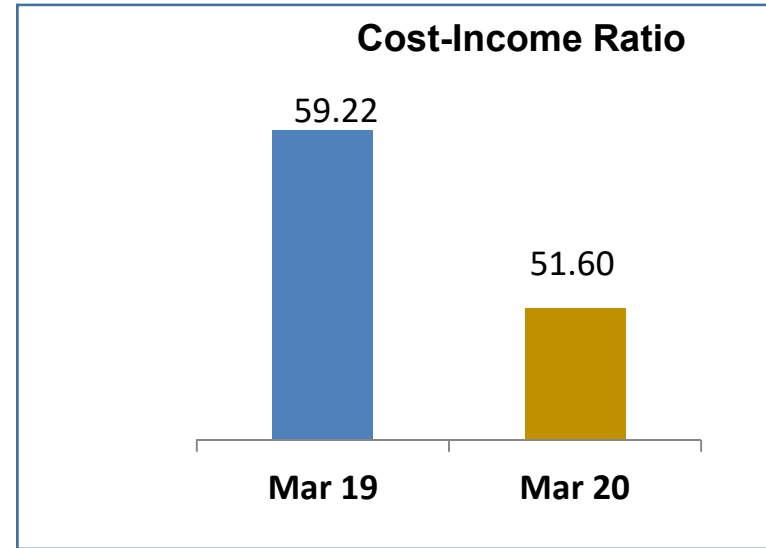
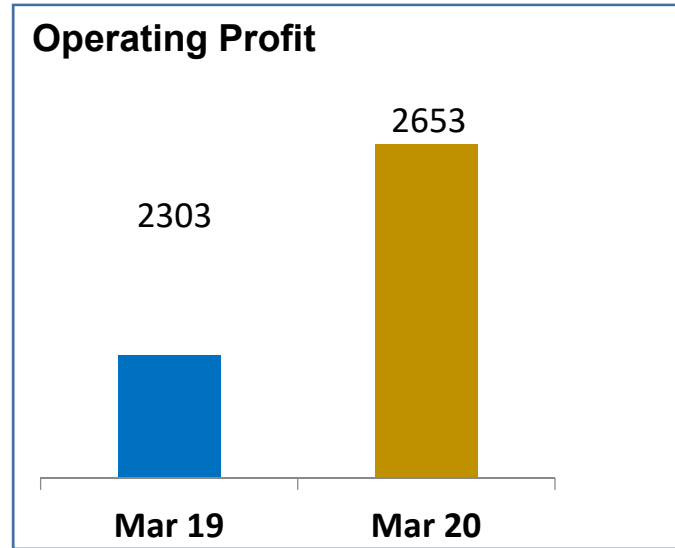
Q4:FY 2019-20

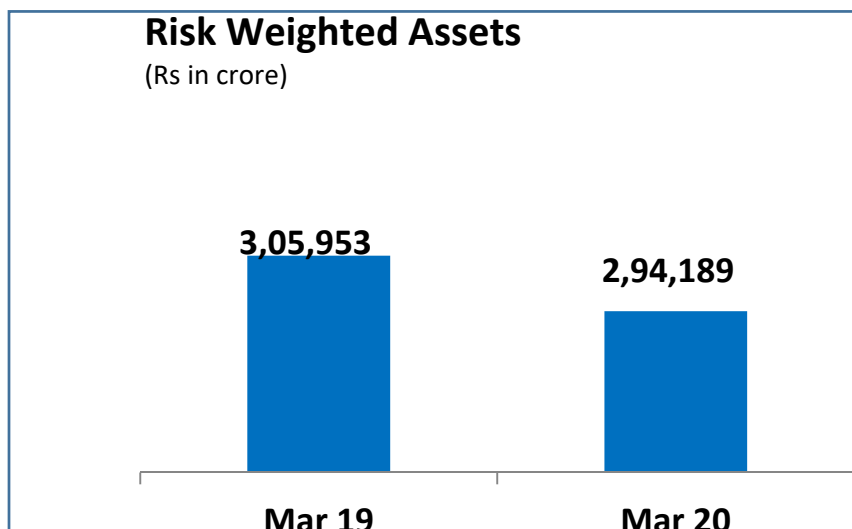
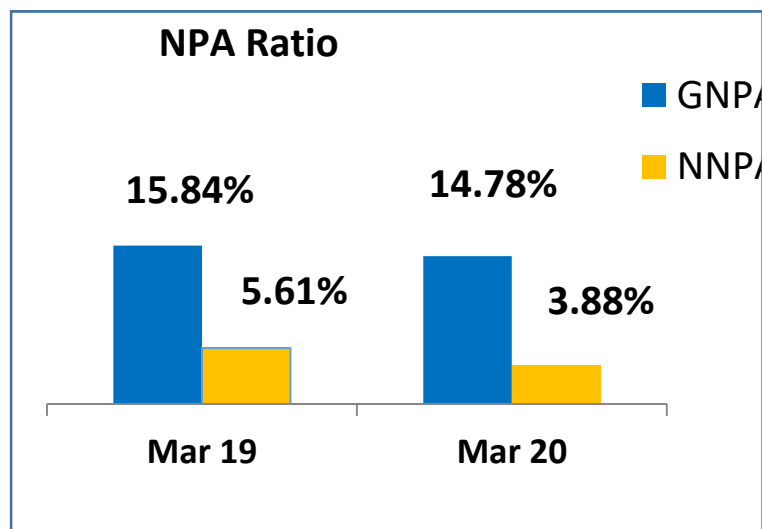
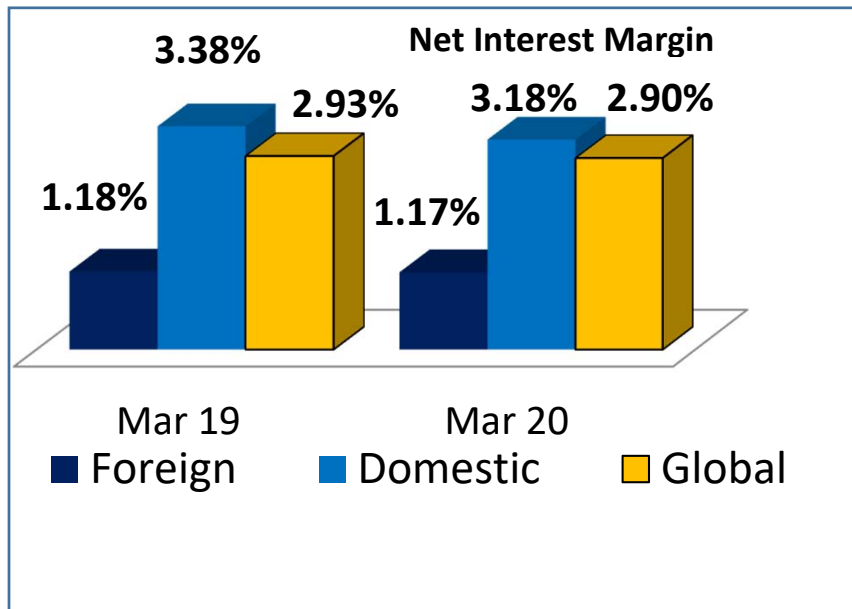
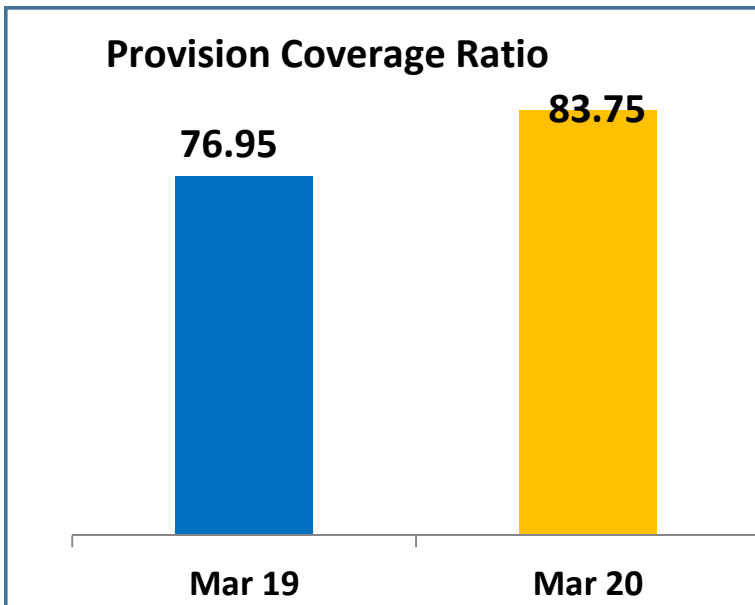
Performance At A Glance - Business (Q-o-Q)



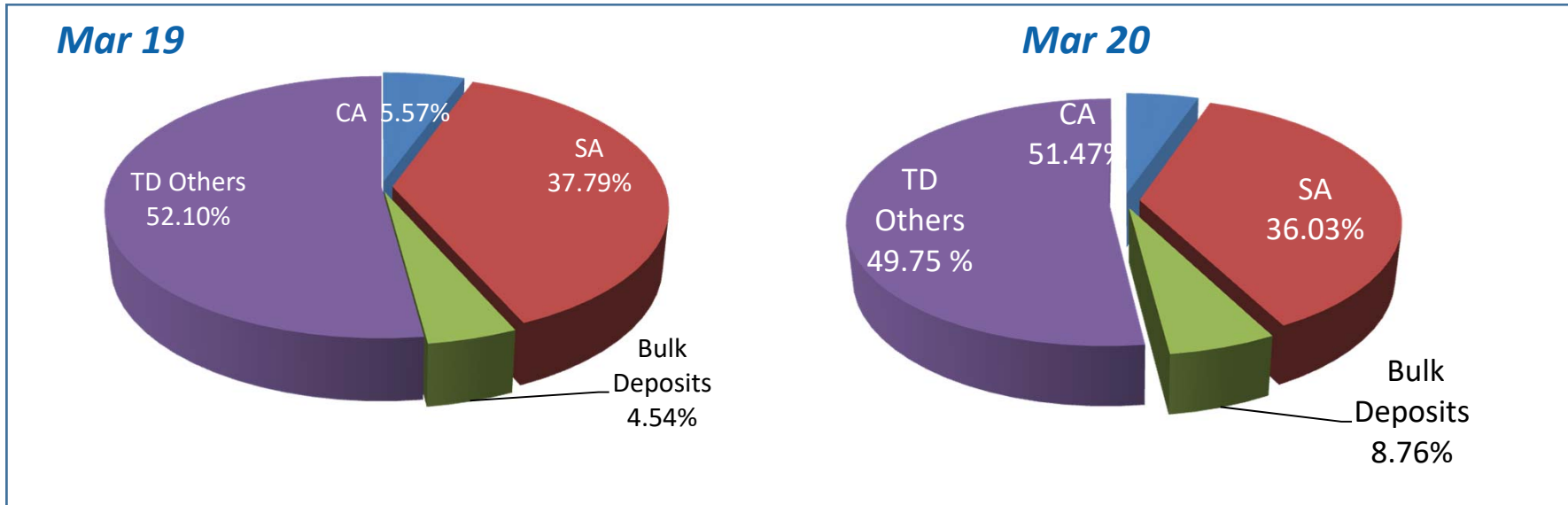
Business Mix (Deposits + Advances)	Mar 19	Dec 19	Mar20	Variation (%) over Mar 19 Dec 19	
<i>Global Business</i>	903,723	900,824	972,026	7.56	7.90
<i>Domestic</i>	749,920	786,192	840,209	12.04	6.87
<i>Foreign</i>	153,803	114,632	131,817	-14.29	14.99
<i>Global Deposits</i>	520,862	522,138	555,505	6.65	6.39
<i>Domestic</i>	421,783	453,458	482,539	14.40	6.41
<i>Foreign</i>	99,079	68,680	72,966	-26.36	6.24
<i>Global Advances (Gross)</i>	382,860	378,686	416,521	8.79	9.99
<i>Domestic</i>	328,137	332,734	357,670	9.00	7.49
<i>Foreign</i>	54,723	45,952	58,852	7.55	28.07

Performance Highlights(Q-o-Q)





Domestic Deposits - CASA



CASA :43.36 %

CASA :41.50 %

(Rs in Crore)

Type of deposits	Mar 19	Dec 19	Mar 20	Y-O-Y Growth
Current Account	23,354	28,223	26,046	11.53
Saving Account	158,411	163,625	171,704	8.39
CASA	181,765	191,848	197,751	8.79

Key Sectors – Domestic



<i>Industry</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Domestic credit Mar 20</i>
<i>Agriculture (Excluding RIDF)</i>	<i>50,338</i>	<i>51,546</i>	<i>52,184</i>	<i>3.67</i>	<i>14.59</i>
<i>MSME</i>	<i>54,595</i>	<i>54,261</i>	<i>56,092</i>	<i>2.74</i>	<i>15.68</i>
<i>Retail</i>	<i>56,492</i>	<i>58,848</i>	<i>60,834</i>	<i>7.69</i>	<i>17.01</i>
<i>RAM</i>	<i>161,425</i>	<i>164,655</i>	<i>169,110</i>	<i>4.76</i>	<i>47.28</i>
<i>Corporate & Others</i>	<i>138,797</i>	<i>135,572</i>	<i>153,146</i>	<i>10.34</i>	<i>42.82</i>
<i>Govt & Govt Guaranteed Advance</i>	<i>27,915</i>	<i>32,507</i>	<i>35,414</i>	<i>26.86</i>	<i>9.90</i>
<i>Total</i>	<i>328,137</i>	<i>332,734</i>	<i>357,670</i>	<i>9.00</i>	<i>100.00</i>

Retail Credit



<i>Particulars</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Retail Credit Mar 20</i>
<i>Home</i>	<i>32,417</i>	<i>34,647</i>	<i>35,994</i>	<i>11.03</i>	<i>59.17</i>
<i>Mortgage</i>	<i>6,947</i>	<i>6,662</i>	<i>6,693</i>	<i>(3.66)</i>	<i>11.00</i>
<i>Auto</i>	<i>5,089</i>	<i>5,433</i>	<i>5,599</i>	<i>10.02</i>	<i>9.20</i>
<i>Education</i>	<i>3,257</i>	<i>3,196</i>	<i>3,128</i>	<i>(3.96)</i>	<i>5.14</i>
<i>Personal</i>	<i>1,681</i>	<i>1,703</i>	<i>1,757</i>	<i>4.52</i>	<i>2.89</i>
<i>Others*</i>	<i>7,101</i>	<i>7,207</i>	<i>7,663*</i>	<i>7.91</i>	<i>12.60</i>
<i>Total</i>	<i>56,492</i>	<i>58,848</i>	<i>60,834</i>	<i>7.69</i>	<i>100.00</i>

*Loan/OD against TDR :2029, Staff Loan :4858 , Other Loan:776 .

Domestic Credit – Industry-wise



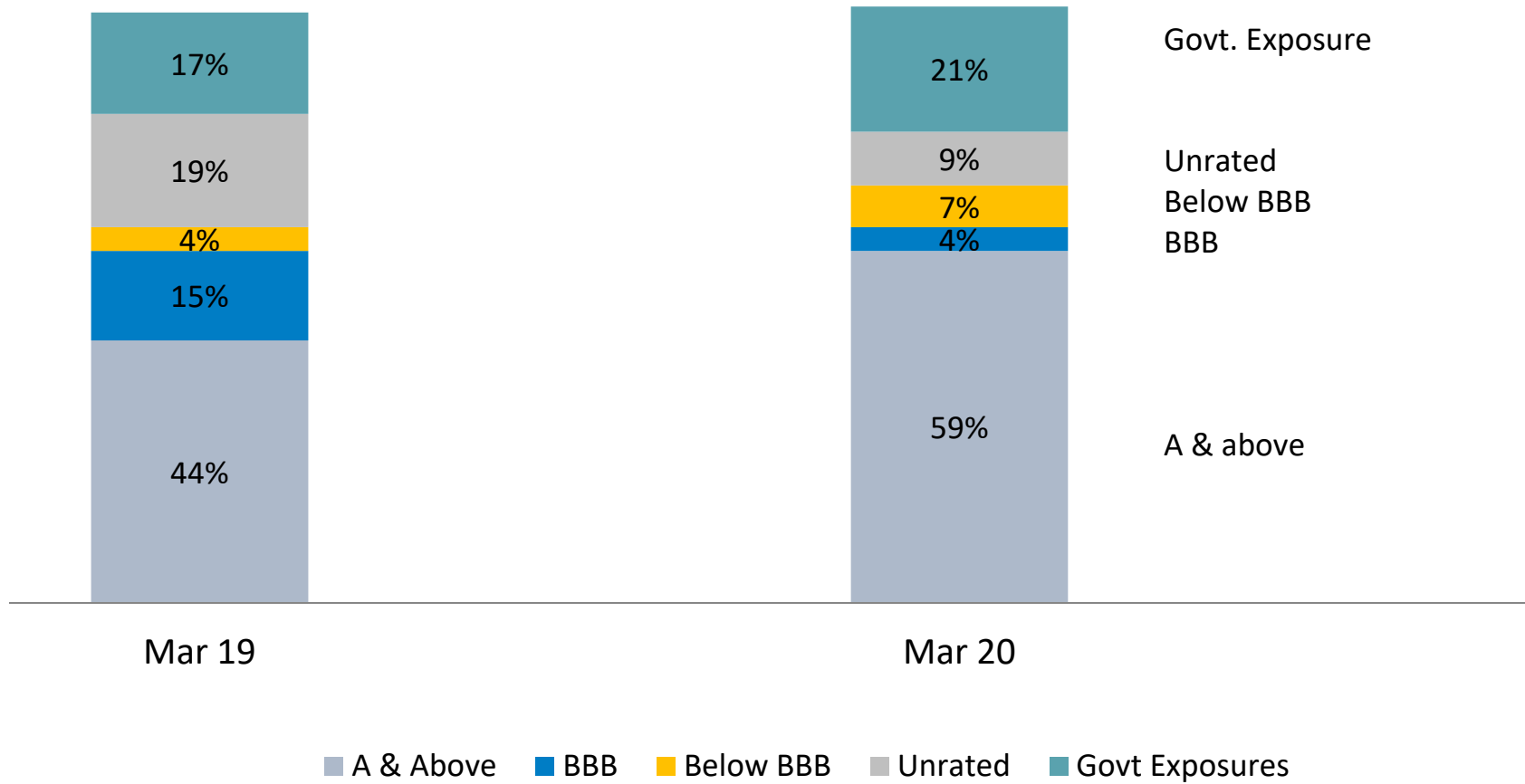
<i>Particulars</i>	<i>Mar 19</i>	<i>Dec. 19</i>	<i>Mar 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Domestic Advances</i>
<i>Infrastructure</i>	<i>51,045</i>	<i>51,764</i>	<i>54,447</i>	<i>6.66</i>	<i>15.22</i>
<i>Basic Metal & Metal products</i>	<i>13,882</i>	<i>14,072</i>	<i>13,571</i>	<i>(2.24)</i>	<i>3.79</i>
<i>Textiles</i>	<i>8,341</i>	<i>8,300</i>	<i>8,421</i>	<i>0.96</i>	<i>2.35</i>
<i>Gems & Jewellery</i>	<i>4,906</i>	<i>4,438</i>	<i>4,634</i>	<i>(5.54)</i>	<i>1.30</i>
<i>Chemicals & Chemical products</i>	<i>6,686</i>	<i>5,382</i>	<i>4,402</i>	<i>(34.16)</i>	<i>1.23</i>
<i>Vehicles, vehicle parts & Transport equipment</i>	<i>3,066</i>	<i>3,064</i>	<i>2,972</i>	<i>(3.07)</i>	<i>0.83</i>
<i>Rubber, Plastic & their products</i>	<i>2,022</i>	<i>1,964</i>	<i>1,924</i>	<i>(4.85)</i>	<i>0.54</i>
<i>Construction</i>	<i>4,969</i>	<i>3,737</i>	<i>4,414</i>	<i>(11.17)</i>	<i>1.23</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>61161</i>	<i>70,872</i>	<i>75,090</i>	<i>22.77</i>	<i>20.99</i>
<i>NBFC(Excl HFC)</i>	<i>26539</i>	<i>24,917</i>	<i>26,370</i>	<i>(0.64)</i>	<i>7.37</i>
<i>Other Industries</i>	<i>28196</i>	<i>26,891</i>	<i>29,168</i>	<i>3.45</i>	<i>8.16</i>
<i>Total</i>	<i>210,813</i>	<i>215,401</i>	<i>225,413</i>	<i>6.93</i>	<i>63.02</i>

Priority Sector Advances



<i>Industry</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Y-O-Y Growth%</i>	<i>% to ANBC (FY2019-20)</i>
<i>Agriculture</i>	<i>57,302</i>	<i>51,930</i>	<i>52936</i>	<i>(7.62)</i>	<i>17.10</i>
<i>Out of which, S&MF</i>	<i>28,455</i>	<i>26,479</i>	<i>26482</i>	<i>(6.93)</i>	<i>8.60</i>
<i>MSME</i>	<i>51,866</i>	<i>50,370</i>	<i>52116</i>	<i>0.48</i>	
<i>Out of which, Micro</i>	<i>26,148</i>	<i>26,219</i>	<i>27042</i>	<i>3.42</i>	<i>8.59</i>
<i>Housing Loan</i>	<i>17,038</i>	<i>17,669</i>	<i>18060</i>	<i>6.00</i>	
<i>Educational Loan</i>	<i>3,140</i>	<i>2,925</i>	<i>2876</i>	<i>(8.40)</i>	
<i>Others</i>	<i>1,148</i>	<i>1,373</i>	<i>215</i>	<i>(81.27)</i>	
<i>Total Priority Sector Advances</i>	<i>130,494</i>	<i>124,267</i>	<i>126203</i>	<i>(3.29)</i>	<i>40.81</i>

<i>Particulars</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Y-O-Y (%)</i>
<i>Power</i>	<i>33,867</i>	<i>33,036</i>	<i>34,196</i>	<i>0.97</i>
<i>a) SEBs</i>	<i>12,158</i>	<i>13,023</i>	<i>13,917</i>	<i>6.29</i>
<i>b) Others</i>	<i>21,709</i>	<i>20,013</i>	<i>20,279</i>	<i>(2.38)</i>
<i>Roads and Ports</i>	<i>11,944</i>	<i>12,654</i>	<i>13,398</i>	<i>12.17</i>
<i>Telecom</i>	<i>488</i>	<i>489</i>	<i>492</i>	<i>0.82</i>
<i>Other Infrastructure</i>	<i>4,746</i>	<i>5,585</i>	<i>6,361</i>	<i>34.03</i>
<i>Total</i>	<i>51,045</i>	<i>51,764</i>	<i>54,447</i>	<i>6.66</i>



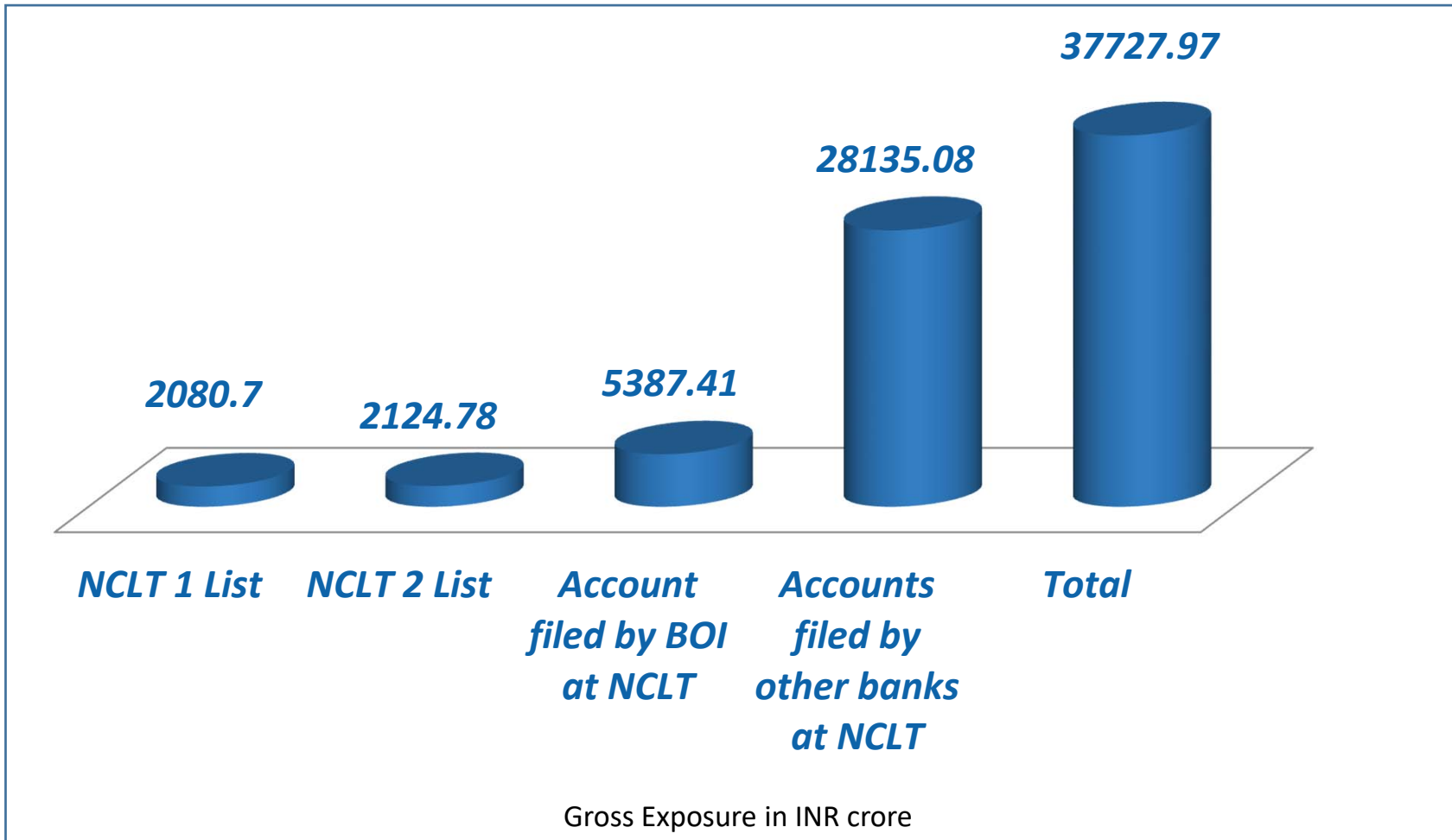
**REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits)
EXPOSURE OF RS. 5 Crore and above**

VERTICAL	Mar-19		Dec-19		Mar-20	
	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
SMA-1	168	7,982	116	5,860	62	1,773
SMA-2	37	1,838	103	4,300	55	2,370
TOTAL	205	9,820	219	10,161	117	4,143

Sector breakup of Restructured Advances 31.03.2020



Sector	Mar-19		Mar-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	14	1447	14	1871
INFRA-POWER	10	1248	10	1672
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	124	3	116
INFRA-OTHERS	1	75	1	84
AVIATION	1	3583	0	0
TEXTILES	7	12	19	61
ENGG	5	68	7	60
SUGAR	3	43	1	31
PHARMA	1	10	2	10
STEEL	4	135	5	47
CEMENT	6	192	12	192
SERVICES	6	58	14	76
HOTELS	11	107	13	91
OTHER METAL	2	3	6	15
AGRICULTURE	14	45	23	100
AUTOMOBILES	2	7	4	12
SERVICE-TRANSPORT RELATED	6	71	10	72
OTHERS	60848	2275	142579	4103
Standard Restructured Advances (Domestic)	60930	8056	142709	6741
Standard Restructured Advances (Overseas)	3	96	2	34
Standard Restructured Advances (Total)	60933	8152	142711	6775



Asset Quality – Sequential



<i>Item</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>
<i>Gross NPA</i>	<i>60,661</i>	<i>61,730</i>	<i>61550</i>
<i>Net NPA</i>	<i>19,119</i>	<i>20,113</i>	<i>14320</i>
<i>Gross NPA %</i>	<i>15.84</i>	<i>16.30</i>	<i>14.78</i>
<i>Net NPA %</i>	<i>5.61</i>	<i>5.97</i>	<i>3.88</i>
<i>Provision Coverage Ratio (%)</i>	<i>76.95</i>	<i>77.15</i>	<i>83.74</i>

Movement of NPA



<i>Item</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>
<i>Opening Balance</i>	<i>60,798</i>	<i>61,476</i>	<i>61,730</i>
<i>Less :</i>			
<i>Recovery</i>	<i>1,982</i>	<i>3,212</i>	<i>1,279</i>
<i>Upgradation</i>	<i>477</i>	<i>447</i>	<i>27</i>
<i>Write Off</i>	<i>780</i>	<i>2,803</i>	<i>1,638</i>
<i>Total reduction</i>	<i>3,239</i>	<i>6,462</i>	<i>2,944</i>
<i>Slippages</i>	<i>3,102</i>	<i>6,716</i>	<i>2,764</i>
<i>Closing Balance</i>	<i>60,661</i>	<i>61,730</i>	<i>61,550</i>

Breakup of Gross NPA



<i>Particulars</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>% to Domestic Credit</i>	
				<i>Mar 19</i>	<i>Mar 20</i>
<i>Large Corporate</i>	<i>32,097</i>	<i>32,793</i>	<i>31,799</i>	<i>9.78</i>	<i>8.89</i>
<i>MSME</i>	<i>9,023</i>	<i>8,993</i>	<i>8,889</i>	<i>2.75</i>	<i>2.49</i>
<i>AGRICULTURE</i>	<i>8,368</i>	<i>8,730</i>	<i>9,044</i>	<i>2.55</i>	<i>2.53</i>
<i>RETAIL</i>	<i>1,679</i>	<i>1,769</i>	<i>1,806</i>	<i>0.51</i>	<i>0.50</i>
<i>TOTAL (Domestic)</i>	<i>51,167</i>	<i>52,285</i>	<i>51538</i>	<i>15.59</i>	<i>14.41</i>
<i>Total (Overseas)</i>	<i>9,494</i>	<i>9,445</i>	<i>10012</i>	<i>17.35</i>	<i>17.01</i>
<i>Total (Global)</i>	<i>60,661</i>	<i>61730</i>	<i>61550</i>	<i>18.49</i>	<i>17.21</i>

Investments (Domestic)



	<i>Mar 19</i>			<i>Mar 20</i>		
<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>23,811</i>	<i>82,308</i>	<i>525</i>	<i>30,220</i>	<i>87,515</i>	<i>10</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>23,811</i>	<i>82,308</i>	<i>525</i>	<i>30,220</i>	<i>87,515</i>	<i>10</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>2.65</i>	<i>--</i>	<i>5.58</i>	<i>1.51</i>	<i>--</i>	<i>6.85</i>
<i>Non SLR Investments</i>	<i>15,234</i>	<i>23,668</i>	<i>2</i>	<i>14,826</i>	<i>23,696</i>	<i>0</i>
<i>M Duration</i>	<i>2.93</i>	<i>--</i>	<i>--</i>	<i>2.95</i>	<i>--</i>	<i>--</i>
<i>Total</i>	<i>39,045</i>	<i>105,976</i>	<i>527</i>	<i>45046</i>	<i>111,211</i>	<i>10</i>

Net Interest Income – (Quarter ended)



Particulars	Quarter ended			YoY Variation (Qtr) %	FY19	FY20	YOY Variation (Annual) %
	Mar 19	Dec 19	Mar 20				
Interest Income	10,814	10,835	10,528	-2.64	40,768	42,353	3.89
a. From Advances	7,089	7,331	7,207	1.66	27,250	28,805	5.71
b. From Investments	2,662	2,714	2,770	4.06	9,973	10,704	7.33
c. From Money Market Operations & Others	1,063	790	550	-48.26	3,545	2,844	-19.77
Interest Expended	6,770	6,716	6,735	-0.52	27,110	27,096	-0.05
a. On Deposits	5,739	5,913	5,960	3.85	22,990	23,637	2.81
b. On Borrowings	807	579	582	-27.88	3,096	2,583	-16.57
c. Subordinated Bonds & Others	224	224	192	-14.29	1,023	877	-14.27
Net Interest Income	4,044	4,119	3,793	-6.21	13,658	15,257	11.71

Non-Interest Income – (Quarter ended)



Particulars	Quarter ended			YOY Variation (Qtr) %	FY19	FY20	YOY Variation (Annual) %
	Mar 19	Dec 19	Mar 20				
Commission, Exchange & Brokerage	378	317	326	-13.76	1,243	1,356	9.09
Profit from Sale of Investments	148	57	243	64.19	(444)	585	-231.76
Profit from Exchange Transactions	246	386	418	69.92	1,308	1,503	14.91
Recovery In W/o accounts	218	1,337	252	15.60	971	1,775	82.80
Other Non Interest Income	489	406	449	-8.18	1,580	1,493	-5.51
Total Non-Interest Income	1479	2,503	1688	14.13	4,659	6,713	44.09

Provisions

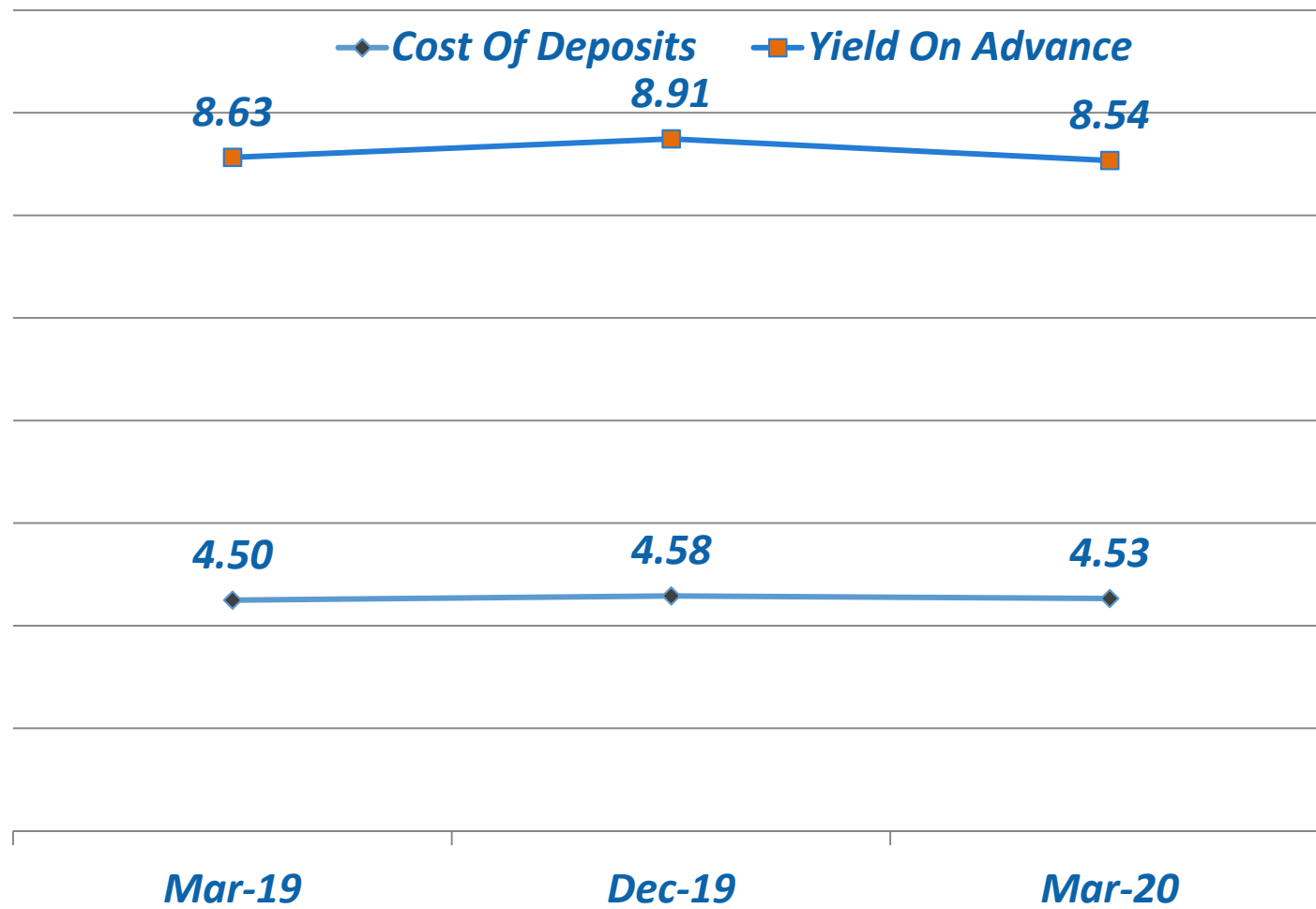


<i>Particulars</i>	<i>Mar 19</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>FY19</i>	<i>FY20</i>
<i>Operating Profit</i>	<i>2,303</i>	<i>4,135</i>	<i>2,653</i>	<i>8,092</i>	<i>11,519</i>
<i>Provisions for</i>					
<i>B&D</i>	<i>1,503</i>	<i>3,774</i>	<i>7,316</i>	<i>15,770</i>	<i>14,416</i>
<i>Standard Assets</i>	<i>239</i>	<i>89</i>	<i>632</i>	<i>126</i>	<i>858</i>
<i>NPV / Others</i>	<i>(21)</i>	<i>88</i>	<i>87</i>	<i>(155)</i>	<i>505</i>
<i>Depreciation on Investment</i>	<i>176</i>	<i>64</i>	<i>107</i>	<i>1064</i>	<i>342</i>
<i>Total Provisions before Tax</i>	<i>1,897</i>	<i>4,015</i>	<i>8142</i>	<i>16,806</i>	<i>16,121</i>
<i>Taxation</i>	<i>154</i>	<i>14</i>	<i>(1918)</i>	<i>(3167)</i>	<i>(1645)</i>
<i>Net Profit (PAT)</i>	<i>252</i>	<i>106</i>	<i>(3571)</i>	<i>(5547)</i>	<i>(2957)</i>

1. In the current Qtr an additional provision of Rs 3941 crore has been made in respect in six NPA accounts

2. Bank has made a provision of Rs 414 crore being 10% of balance outstanding in respect of SMA accounts where the moratorium /deferment was extended, as against the minimum requirement of 5%.

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



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



<i>Particulars</i>	<i>Mar 19</i>			<i>Mar 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>	5.15	1.65	4.50	4.98	1.45	4.53
<i>Yield on Advances</i>	9.36	4.33	8.63	9.19	3.67	8.54
<i>Yield on Investments</i>	7.92	6.06	7.83	7.16	6.46	7.13
<i>Net Interest Margin</i>	3.38	1.18	2.93	3.18	1.17	2.90
<i>Cost to Income Ratio(Qtr)</i>	61.73	29.28	59.22	52.35	37.07	51.60
<i>Cost to Income Ratio(Annual)</i>			56.93			47.57
<i>Provision Coverage Ratio</i>	77.15	75.67	76.95	82.83	89.71	83.75

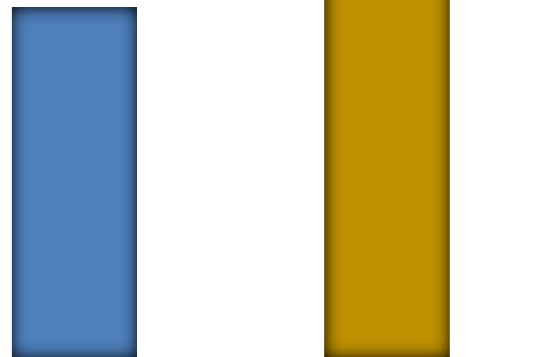
Capital Adequacy – Basel-III



<i>Particulars</i>	<i>Mar 19</i>	<i>Dec19</i>	<i>Mar 20</i>
<i>Capital Adequacy - Basel III</i>			
<i>CET1 Capital</i>	33,683	33,732	29,059
<i>Tier I Capital</i>	33,870	33,822	29,119
<i>Tier II Capital</i>	9,534	9,167	9,419
<i>Total Capital(CRAR)</i>	43,404	42,989	38,538
<i>Total Assets</i>	625,223	630,044	656,995
<i>Risk Weighted Assets</i>	305,953	302,849	294,189
<i>CET1 (%) including CCB</i>	11.01	11.14	9.88
<i>Tier I (%)</i>	11.07	11.17	9.90
<i>Tier II (%)</i>	3.12	3.03	3.20
<i>Capital Adequacy Basel III (%) including CCB</i>	14.19	14.20	13.10

Total Advances

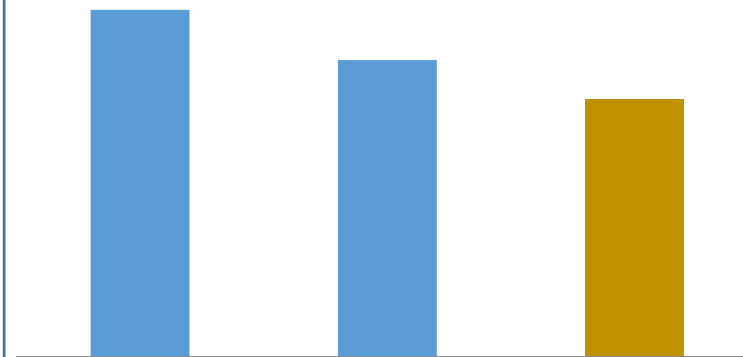
409,154 **446,867**



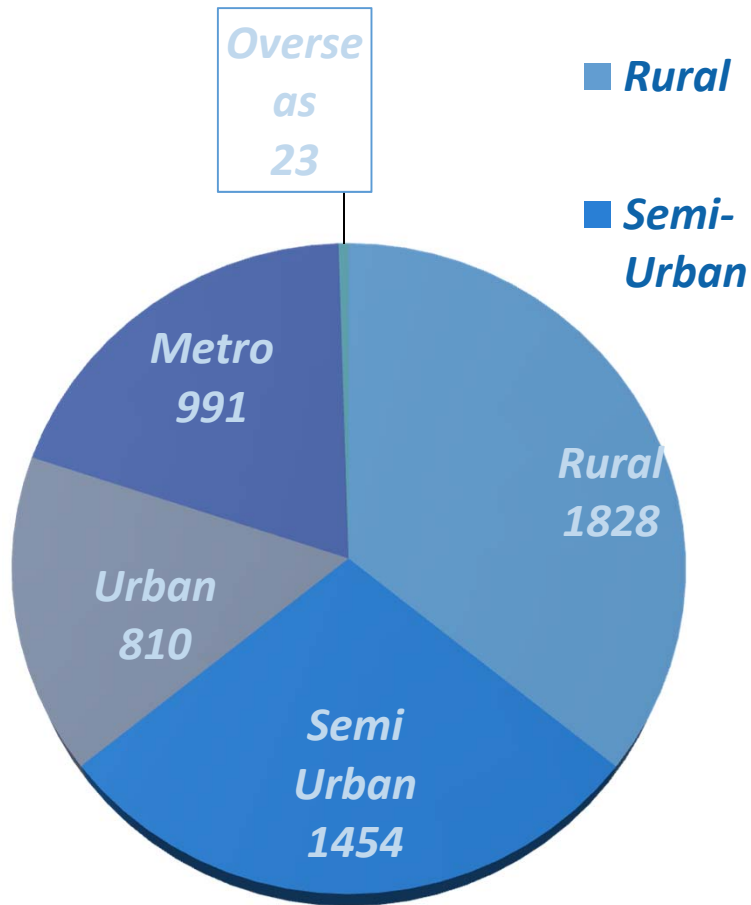
Mar'19 Mar'20

Credit Risk RWA to Advances

258,073 **249,657** **243,037**

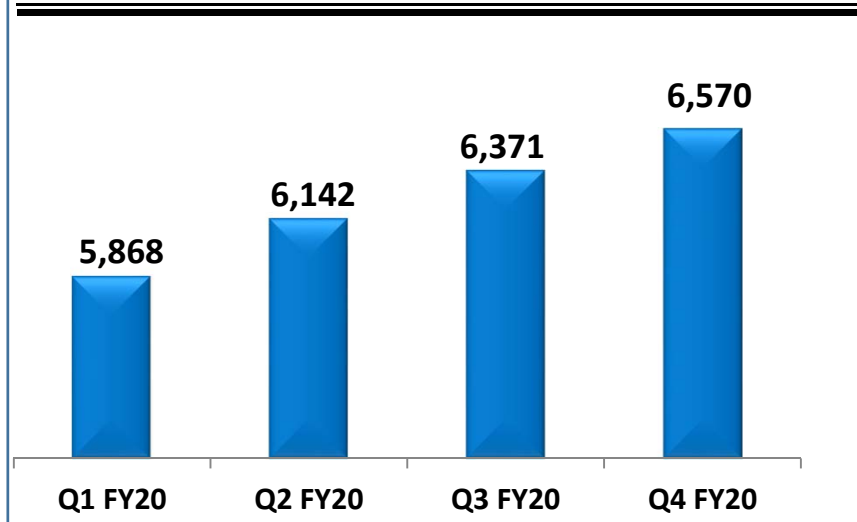


Mar'19 Dec'19 Mar'20

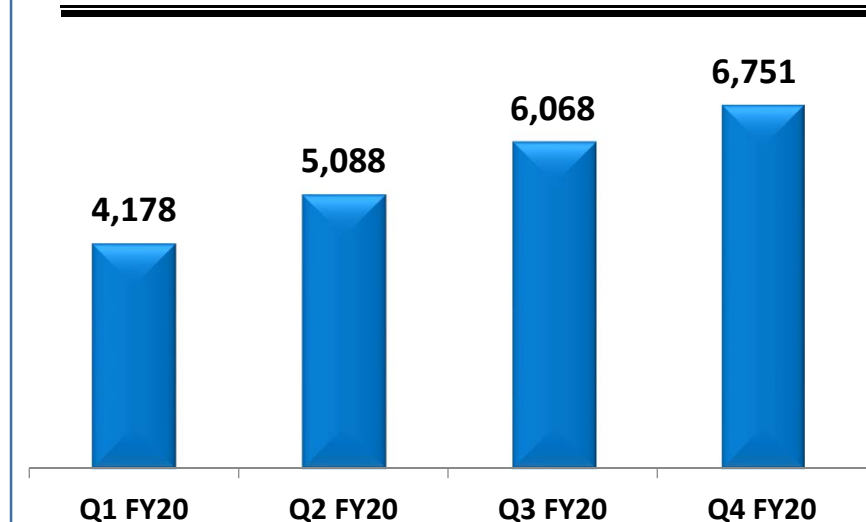


Particulars	Mar 19	Dec 19	Mar 20
Rural	1832	1831	1828
Semi-urban	1454	1454	1454
Urban	812	811	810
Metro	994	993	991
Domestic Branches	5092	5089	5083
Overseas Branches	25	24	23
Total	5117	5113	5106

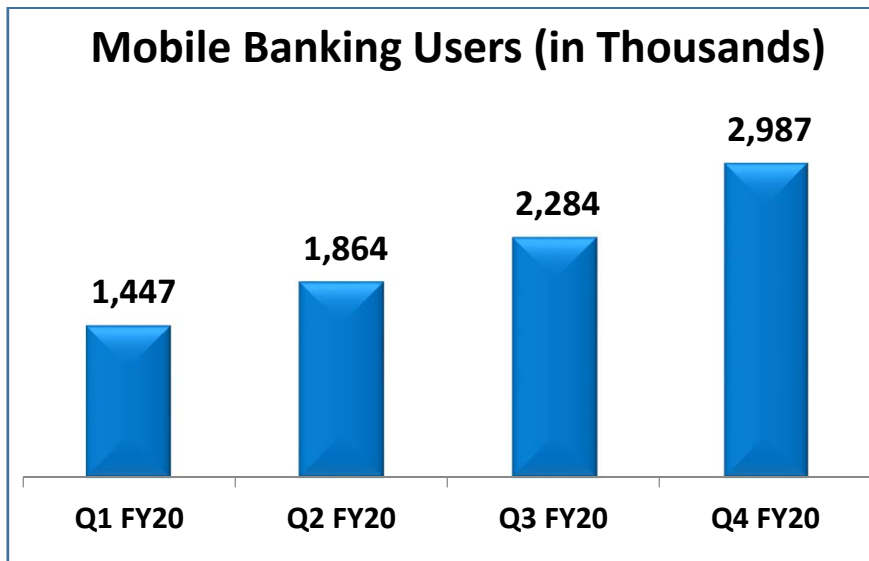
Internet Banking Users (in Thousands)



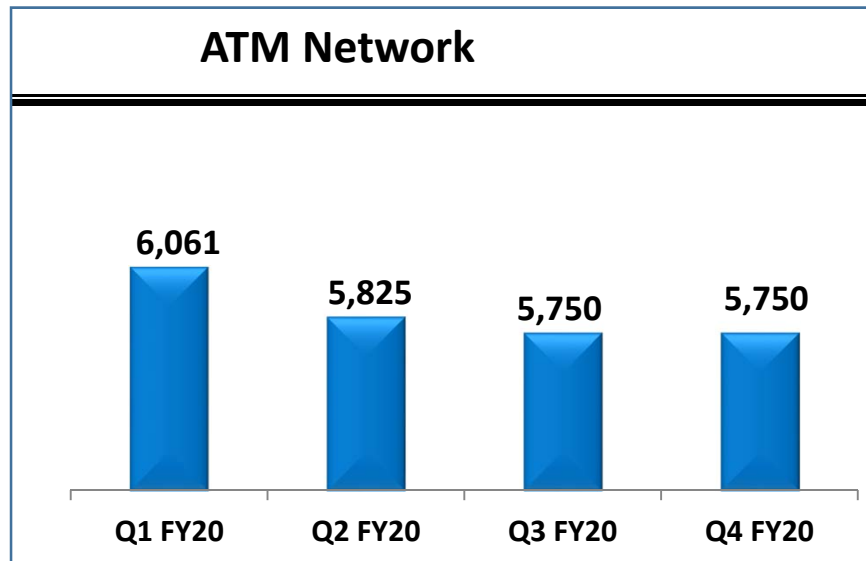
UPI Users (in Thousands)



Mobile Banking Users (in Thousands)



ATM Network

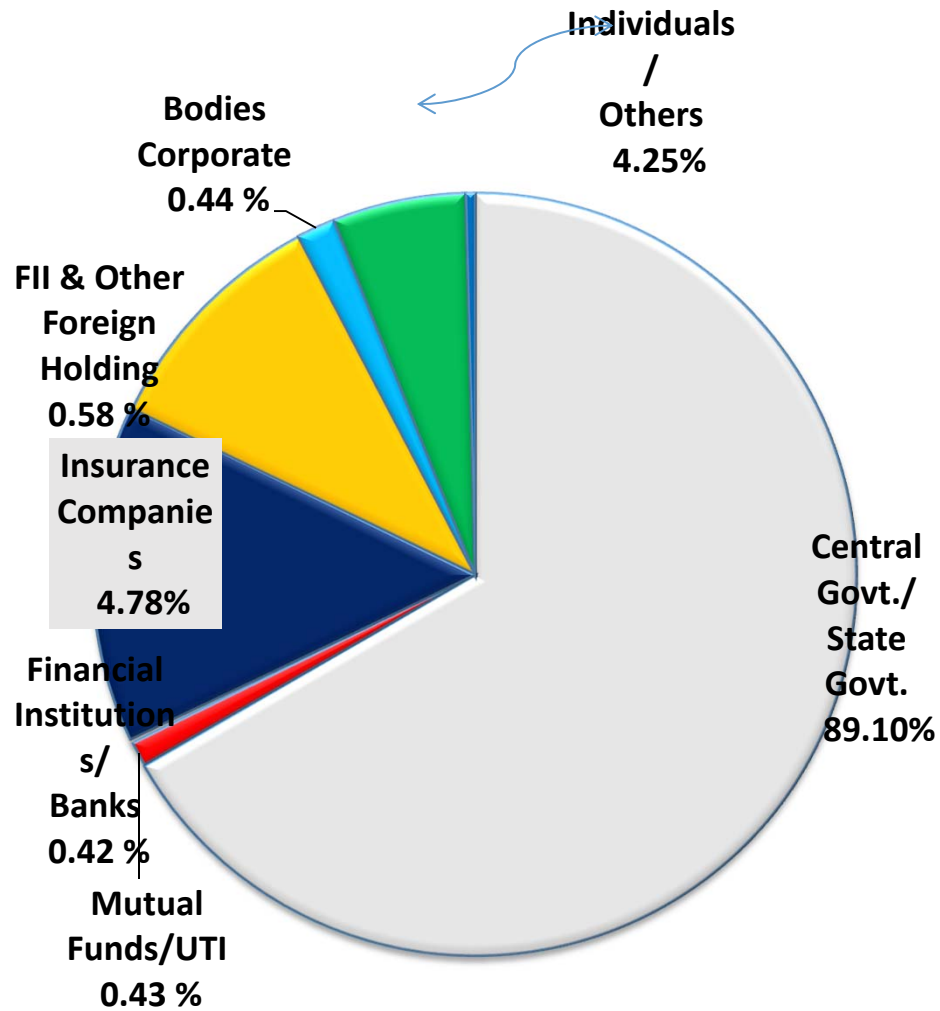


Performance Under Financial Inclusion



Particulars	As on 31.03.2019		As on 31.03.2020	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	216.99	5809.19	232.13	7395.12
Zero Balance Accts (Lacs)	36.05	-	33.42	-
PMSBY (Lacs)	43.34	-	58.01	-
PMJJBY (Lacs)	16.31	-	22.33	-
APY (Lacs)	7.16	-	10.74	-
PMMY Shishu	664393	2757.64	877994	3026.94
PMMY Kishor	451733	9153.36	631376	12257.03
PMMY Tarun	100841	7780.56	145178	10769.64
PMMY Total	1216967	19691.56	1654548	26053.61

Shareholding Pattern - 31.03.2020



BANK OF INDIA - EQUITY		As on 31.03.2020	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	19073716	0.58	
Financial Institution/Bank	13917644	0.42	
Insurance Company	156617565	4.78	
Mutual Funds	14181532	0.43	
Bodies Corporate	14426520	0.44	
Indian public	135530881	4.14	
Others	3484626	0.11	
Total	3276923350	100.00	

Employees

Staggered working hours and work from Home were

Exercised wherever feasible

Staffs with disabilities and age above 55 were exempted for Physically attending office

Compensation to staff in case fo death due to COVID

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

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.

Domestic Subsidiaries



	Mar-19	Dec-19	Mar-20	Y - O - Y Growth		Mar-19	Dec-19	Mar-20	Y - O - Y Growth
	(Amt Crore)					(Amt crore)			
	<u>BOI Shareholding Ltd</u>					<u>BOI Merchant Banker Ltd</u>			
- Revenue	13	10	12	-5.9%		2	1	2	-15.8%
- Net Profit	6	4	5	-15.5%		1	0	1	-33.3%
- Net Worth	31	32	32	4.8%		14	14	15	3.9%

	(Amt Crore)					(Amt Lacs)			
	<u>BOI AXA Investment Mnagers Pvt Ltd</u>					<u>BOI AXA Trustee Services Pvt Ltd</u>			
- Revenue	57	20	25	-55.5%		22	9	12	-45.5%
- Net Profit	-1	-4	-6	496.9%		7	-2	0	-104.9%
- Net Worth	59	55	53	-10.0%		21	20	21	0.0%
- AUM	3180	2244	1927	-39.4%					

International Subsidiaries










(Rs in Crore)

INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	Mar'2019	Dec'2019	Mar'2020	YOY Growth	Mar'2019	Dec'2019	Mar'2020	YOY Growth
Deposits	346.48	339.60	376.06	8.54	315.57	481.95	467.68	48.20
Advances	217.65	222.73	247.47	13.70	253.35	328.31	352.36	39.08
Operating Profit	13.00	9.15	12.47	-4.09	11.95	11.90	15.05	25.94
Net Profit	5.83	5.41	6.64	13.87	9.86	9.01	12.47	26.47
NPA Gross	12.86	19.13	20.20	57.08	-	-	0.08	-
NPA Net	8.16	11.85	11.57	41.79	-	-	-	-
NPA Gross %age	5.91	8.57	8.15	37.90	-	-	0.02	-
NPA Net %age	3.82	5.33	4.66	21.99	-	-	-	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	Mar'2019	Dec'2019	Mar'2020	YOY Growth	Mar'2019	Dec'2019	Mar'2020	YOY Growth
Deposits	154.2	145.2	133.8	-13.25	1135.3	1331.6	1236.8	8.95
Advances	326.5	269.1	261.3	-19.99	1128.0	1063.8	976.0	-13.47
Operating Profit	7.3	1.0	3.0	-58.50	47.1	36.6	41.0	-12.89
Net Profit	5.3	1.3	1.1	-78.80	4.2	8.5	11.1	164.39
NPA Gross	-	-	-	-	59.0	44.8	43.3	-26.63
NPA Net	-	-	-	-	37.2	22.6	21.5	-42.25
NPA Gross %age	-	-	-	-	5.2	4.2	4.4	-14.94
NPA Net %age	-	-	-	-	3.4	2.2	2.3	-33.04

- *Web-based - Retail Online Module: launched to improve productivity and customer service by reducing turnaround time.*
- *Cardless Cash withdrawal using UPI QR (QRCash) has been launched by which our Bank Customers can withdraw cash from ATMs readily without the use of cards.*
- *Mobile and Internet Banking system upgraded with enhanced features for better customer experience.*
- *Document management system (DMS) has been introduced for retrieval of documents and also helps us to store, track, manage and access our data in a more flexible and hassle free way.*
- *COVID-19 related specific loans/working capital/scheme promotion has been done using SMS and custom URL, using our BOI website. It also helps us in monitoring to generate leads and facilitate timely credit to interested customer.*
- *BOI SEVA – OUR Chatbot is launched on website in English version on 7/9/2019. Hindi version of the Chatbot has also since been made available.*
- *As an FI initiative, seamless ICT Technology based basic banking services enabled in Rural & unbanked areas.*

- *Tech-driven Credit Monitoring System for tracking of ‘Early Warning Signals’ under implementation.*
- *“Enterprise wide Fraud Risk Management” framework for real-time fraud monitoring is under process.*
- *Rationalisation of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.*
- *Special drive for opening of Government Accounts & Pension accounts among branches across the country.*
- *Debit Card Control App & Credit Card Control App have been launched to enable customers to have a full control over the card activity.*
- *Door Step Banking(DSB) through Universal Touch points (Call Centre, Website and an App) has been introduced for providing banking services to customers from the Agents engaged by the Bank.*

-  *Bank of India has won the second Most Trusted Brand Award in the Banks category awarded by the Reader's Digest Trusted Brand, 2019.*
-  *In the India Banking Summit & Awards 2019, Bank of India ranked as Best Public Sector Bank 2019 by Synnex Group.*
-  *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.*
-  *SKOCH Order of Merit AWARD 2019 in GOLD Category for BOI Mobile.*
-  *Bank of India has been conferred CSO-100 Award-2019 from IDG Media for Implementation of Best Information Security Practices.*
-  *Bank has won Infosys Finacle Clients Innovation Award 2019.*



Expand the Bank's retail, agriculture and MSME lending profile by leveraging its existing customer base



Continue to 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