



# PERFORMANCE ANALYSIS

Q3 FY 2020 – 21

बैंक ऑफ़ इंडिया  
Bank of India

**BOI**

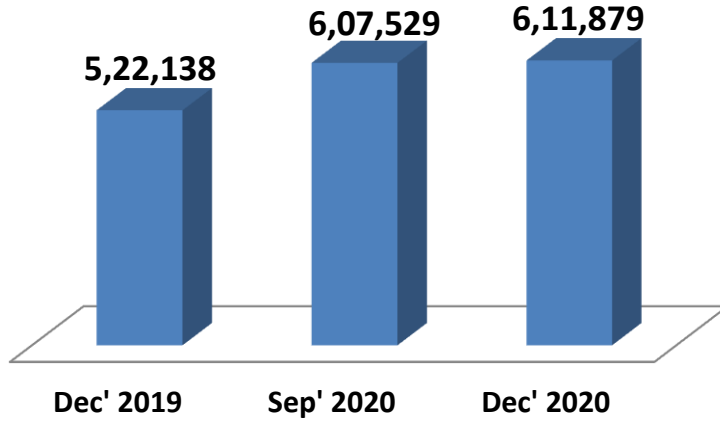


# Business Synopsis (Q-o-Q)

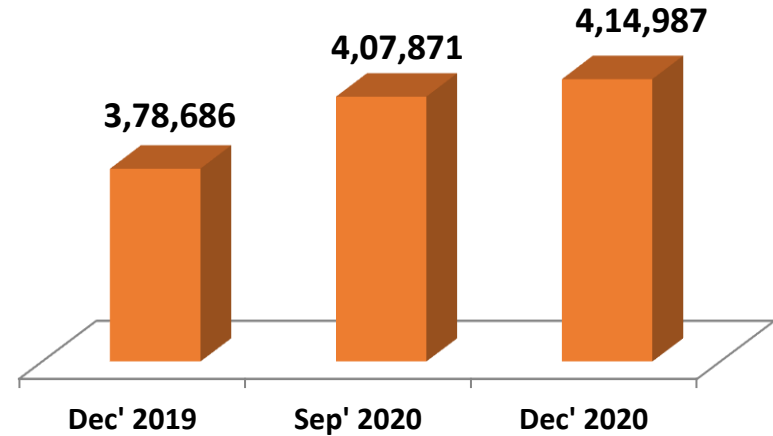


Business Mix (Deposits + Advances)	Dec19	Mar 20	Sep 20	Dec 20	Variation (%) over Mar 20(YTD)		Variation (%) over Dec19	
<b>Global Business</b>	<b>900,824</b>	<b>972,026</b>	<b>1015,400</b>	<b>1026,866</b>	<b>54,840</b>	<b>5.64</b>	<b>1,26,042</b>	<b>13.99</b>
<b>Domestic</b>	<b>786,192</b>	<b>840,209</b>	<b>894,761</b>	<b>899,180</b>	<b>58,971</b>	<b>7.02</b>	<b>1,12,988</b>	<b>14.37</b>
<b>Foreign</b>	<b>114,632</b>	<b>131,817</b>	<b>120,639</b>	<b>127,686</b>	<b>-4,131</b>	<b>-3.13</b>	<b>13,054</b>	<b>11.39</b>
<b>Global Deposits</b>	<b>522,138</b>	<b>555,505</b>	<b>607,529</b>	<b>611,879</b>	<b>56,374</b>	<b>10.15</b>	<b>89,741</b>	<b>17.19</b>
<b>Domestic</b>	<b>453,458</b>	<b>482,539</b>	<b>532,095</b>	<b>536,171</b>	<b>53,632</b>	<b>11.11</b>	<b>82,713</b>	<b>18.24</b>
<b>Foreign</b>	<b>68,680</b>	<b>72,966</b>	<b>75,435</b>	<b>75,708</b>	<b>2,742</b>	<b>3.76</b>	<b>7,028</b>	<b>10.23</b>
<b>Global Advances</b>	<b>378,686</b>	<b>416,521</b>	<b>407,871</b>	<b>414,987</b>	<b>-1,534</b>	<b>-0.37</b>	<b>36,301</b>	<b>9.59</b>
<b>Domestic</b>	<b>332,734</b>	<b>357,670</b>	<b>362,666</b>	<b>363,009</b>	<b>5,339</b>	<b>1.49</b>	<b>30,275</b>	<b>9.10</b>
<b>Foreign</b>	<b>45,952</b>	<b>58,852</b>	<b>45,205</b>	<b>51,978</b>	<b>-6,874</b>	<b>-11.68</b>	<b>6,026</b>	<b>13.11</b>

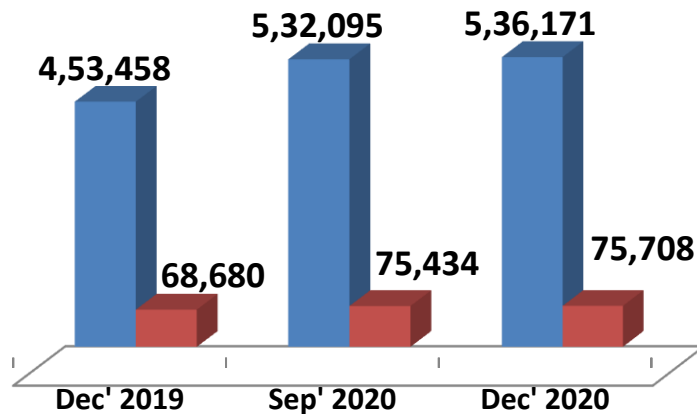
## Global Deposits



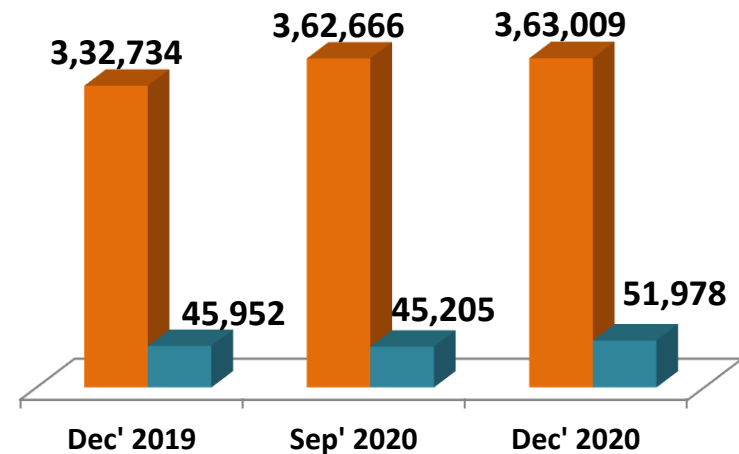
## Global Advances



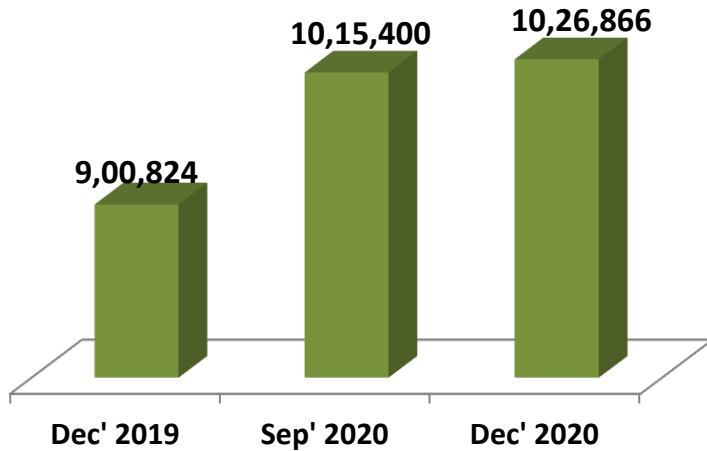
## Domestic & Overseas Deposits



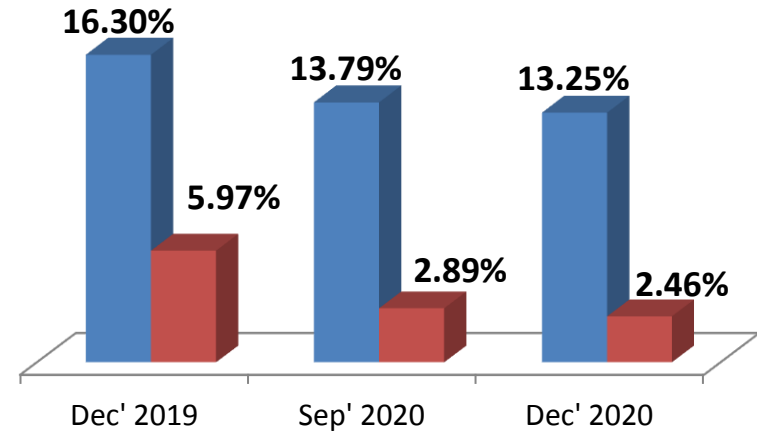
## Domestic & Overseas Advances



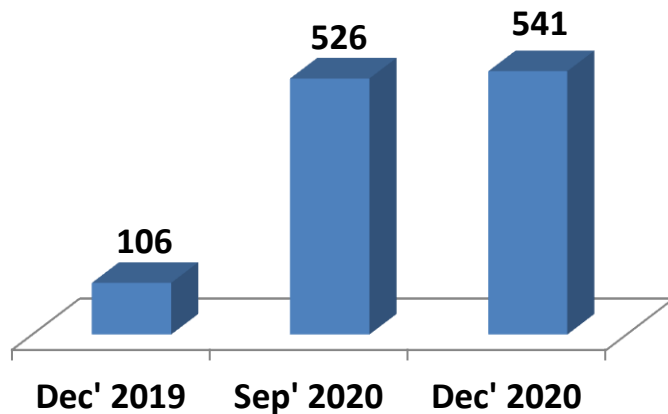
## Global Business



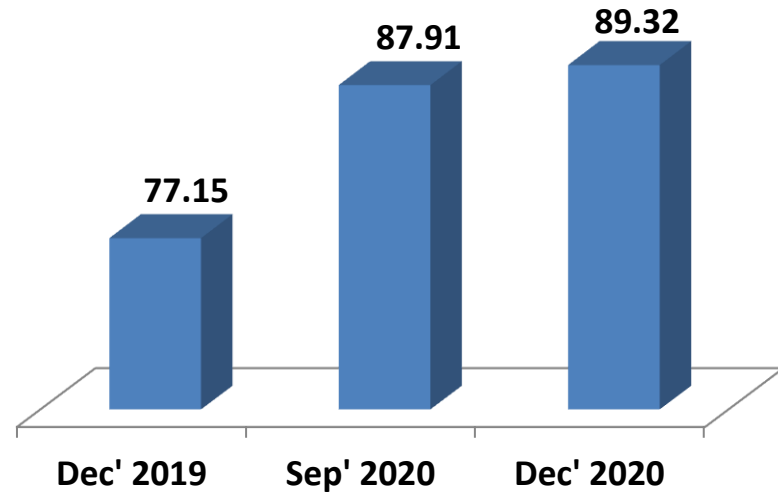
## Gross & Net NPA Ratio



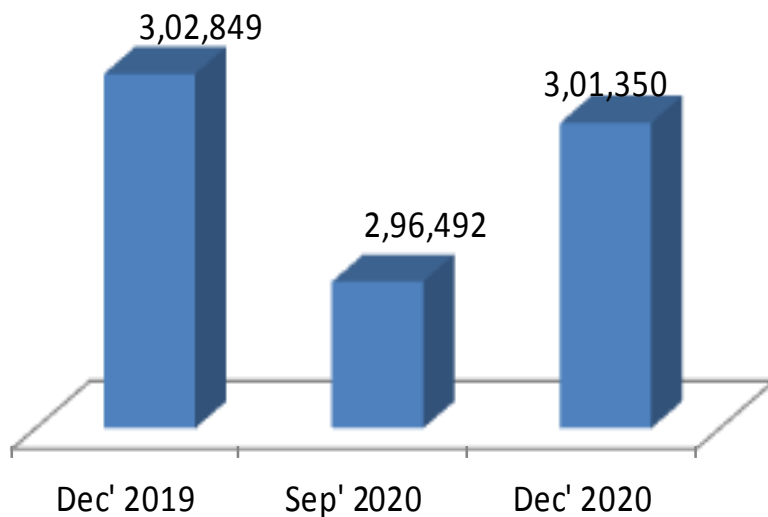
## Profit After Tax



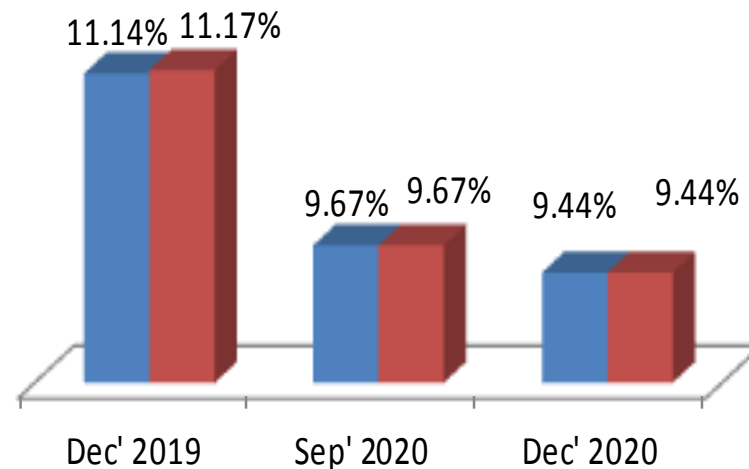
## Provision Coverage ratio



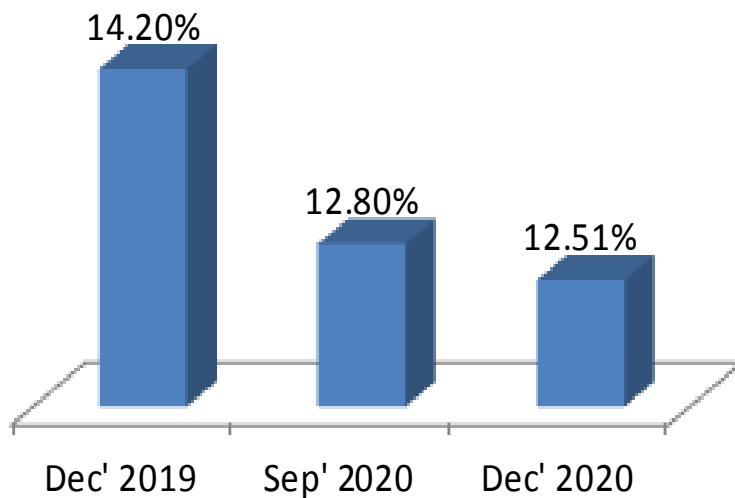
## Risk Weighted Assets



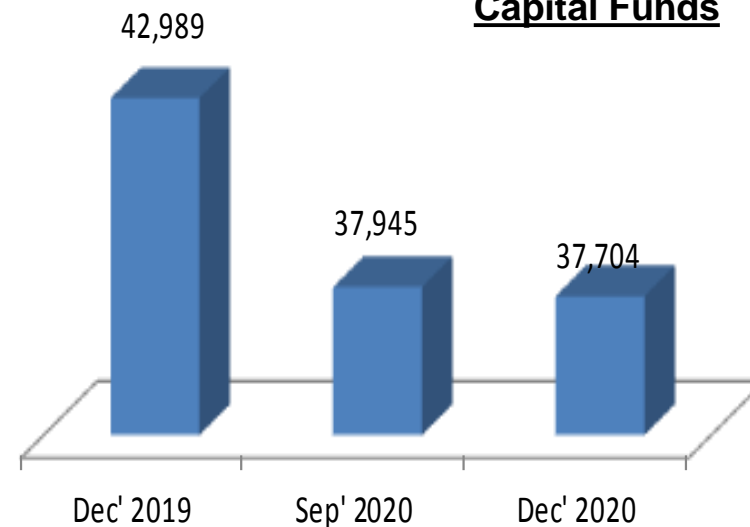
## CET-1/TIER-1

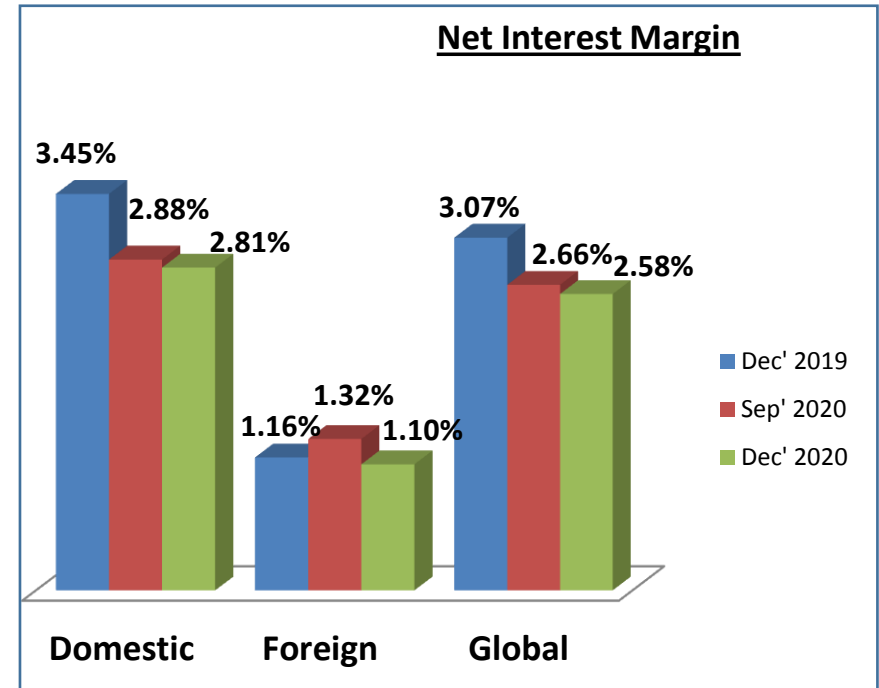
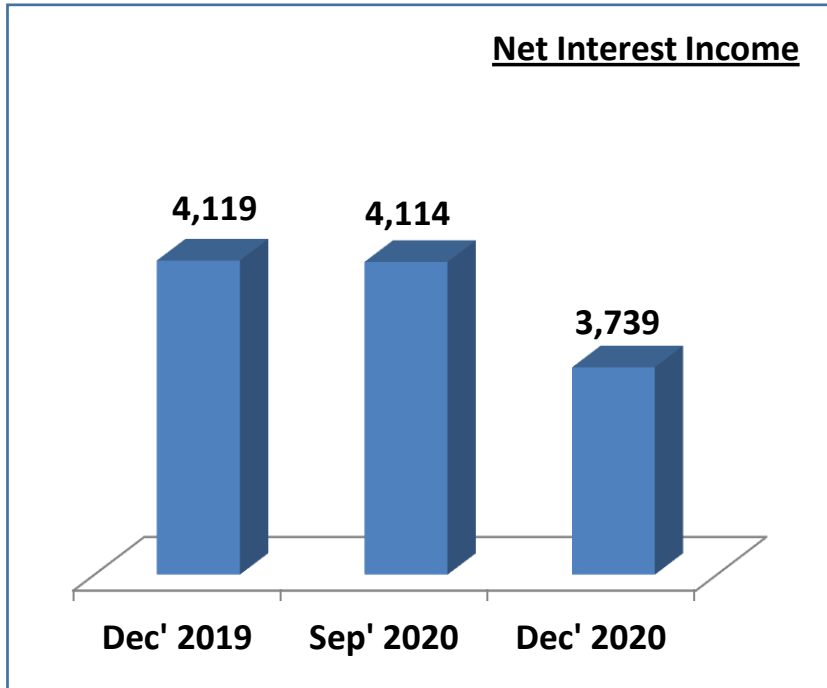


## CRAR %



## Capital Funds



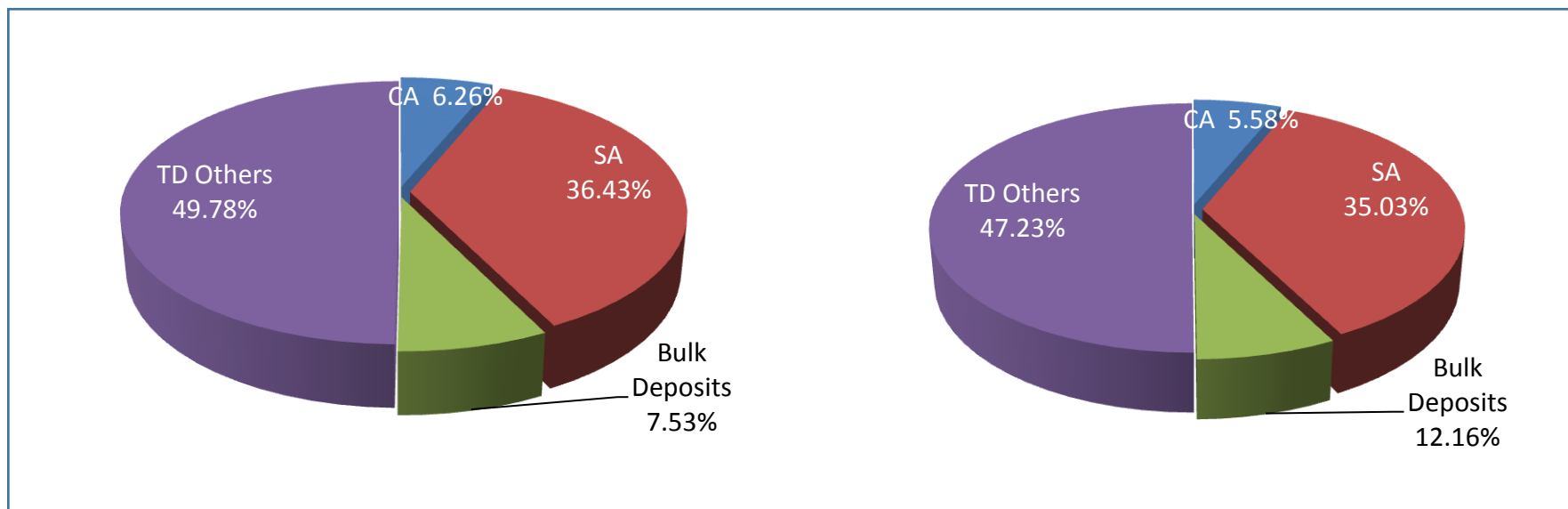


Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

**Dec 19**

**Dec 20**



**CASA :42.69 %**

**CASA : 40.61%**

(Rs in Crore)

Type of deposits	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth(%)
Current Account	28,110	26,046	24,380	29532	5.06
Saving Account	163,625	171,704	182,900	185295	13.24
<b>CASA</b>	<b>191,735</b>	<b>197,751</b>	<b>207,280</b>	<b>214826</b>	<b>12.04</b>

# Key Sectors – Domestic



<i>Industry</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>Y-O-Y Growth %</i>	<i>Y-T-D Growth %</i>	<i>% to Domestic credit Dec 20</i>
<i>Agriculture *</i>	<i>51,546</i>	<i>52,184</i>	<i>54,420</i>	<i>53,943</i>	<i>4.65</i>	<i>3.37</i>	<i>14.87</i>
<i>MSME</i>	<i>54,261</i>	<i>56,092</i>	<i>60,930</i>	<i>61,911</i>	<i>14.10</i>	<i>10.37</i>	<i>17.06</i>
<i>Retail</i>	<i>58,848</i>	<i>60,834</i>	<i>63,699</i>	<i>65,143</i>	<i>10.70</i>	<i>7.08</i>	<i>17.95</i>
<i>RAM</i>	<i>164,655</i>	<i>169,110</i>	<i>179,049</i>	<i>180,997</i>	<i>9.92</i>	<i>7.03</i>	<i>49.88</i>
<i>Corporate &amp; Others</i>	<i>135,572</i>	<i>153,146</i>	<i>138,526</i>	<i>134,281</i>	<i>-0.95</i>	<i>-12.32</i>	<i>37.01</i>
<i>Govt. Advance</i>	<i>32,507</i>	<i>35,414</i>	<i>45,091</i>	<i>47,573</i>	<i>46.35</i>	<i>34.33</i>	<i>13.11</i>
<i>Total</i>	<i>332,734</i>	<i>357,670</i>	<i>362,666</i>	<i>362,851</i>	<i>9.05</i>	<i>1.45</i>	<i>100</i>

\*Excluding (RIDF/PSLC)



<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Retail Credit Dec20</i>
<i>Home</i>	<i>34,647</i>	<i>35,994</i>	<i>37,678</i>	<i>38706</i>	<i>11.72</i>	<i>59.42</i>
<i>Mortgage</i>	<i>6,662</i>	<i>6,693</i>	<i>6,745</i>	<i>6744</i>	<i>1.23</i>	<i>10.35</i>
<i>Auto</i>	<i>5,433</i>	<i>5,599</i>	<i>5,972</i>	<i>6428</i>	<i>18.31</i>	<i>9.87</i>
<i>Education</i>	<i>3,196</i>	<i>3,128</i>	<i>3,132</i>	<i>3039</i>	<i>-4.91</i>	<i>4.67</i>
<i>Personal</i>	<i>1,703</i>	<i>1,757</i>	<i>2,561</i>	<i>2537</i>	<i>48.97</i>	<i>3.89</i>
<i>Others*</i>	<i>7,207</i>	<i>7,663</i>	<i>7,611</i>	<i>7690*</i>	<i>6.70</i>	<i>11.80</i>
<i>Total</i>	<i>58,848</i>	<i>60,834</i>	<i>63,699</i>	<i>65143</i>	<i>10.70</i>	<i>100.00</i>

\*Loan/OD against TDR :1639, other Loan :788 , Staff Loan:5263.

# Domestic Credit – Industry-wise



<i>Particulars</i>	<i>Dec-19</i>	<i>Mar-20</i>	<i>Sep-20</i>	<i>Dec-20</i>	<i>Y-O-Y Growth %</i>	<i>Segment % on Corporate Credit Dec 20</i>
<i>Infrastructure</i>	<i>51,764</i>	<i>54,447</i>	<i>56,935</i>	<i>57,899</i>	<i>11.85</i>	<i>15.95</i>
<i>Basic Metal &amp; Metal products</i>	<i>14,072</i>	<i>13,571</i>	<i>13,348</i>	<i>13,539</i>	<i>-3.79</i>	<i>3.73</i>
<i>Textiles</i>	<i>8,300</i>	<i>8,421</i>	<i>8,685</i>	<i>8,052</i>	<i>-2.99</i>	<i>2.22</i>
<i>Gems &amp; Jewellery</i>	<i>4,438</i>	<i>4,634</i>	<i>4,392</i>	<i>4,305</i>	<i>-3.00</i>	<i>1.19</i>
<i>Chemicals &amp; Chemical products</i>	<i>5,382</i>	<i>4,402</i>	<i>4,712</i>	<i>5,072</i>	<i>-5.76</i>	<i>1.40</i>
<i>Vehicles, vehicle parts &amp; Transport equipment</i>	<i>3,064</i>	<i>2,972</i>	<i>3,020</i>	<i>3,237</i>	<i>5.65</i>	<i>0.89</i>
<i>Rubber, Plastic &amp; their products</i>	<i>1,964</i>	<i>1,924</i>	<i>1,910</i>	<i>1,802</i>	<i>-8.25</i>	<i>0.50</i>
<i>Construction</i>	<i>5,204</i>	<i>4,414</i>	<i>4,494</i>	<i>4,536</i>	<i>-12.84</i>	<i>1.25</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>70,872</i>	<i>75,090</i>	<i>76,294</i>	<i>77,212</i>	<i>8.95</i>	<i>21.28</i>
<i>NBFC(Excl HFC)</i>	<i>24,917</i>	<i>26,370</i>	<i>29,289</i>	<i>25,552</i>	<i>2.55</i>	<i>7.04</i>
<i>Other Industries</i>	<i>26,891</i>	<i>29,168</i>	<i>26,490</i>	<i>27,324</i>	<i>1.61</i>	<i>7.53</i>
<b><i>Total</i></b>	<b><i>2,16,868</i></b>	<b><i>2,25,413</i></b>	<b><i>2,29,569</i></b>	<b><i>2,28,530</i></b>	<b><i>5.38</i></b>	<b><i>62.97</i></b>

# Priority Sector Advances

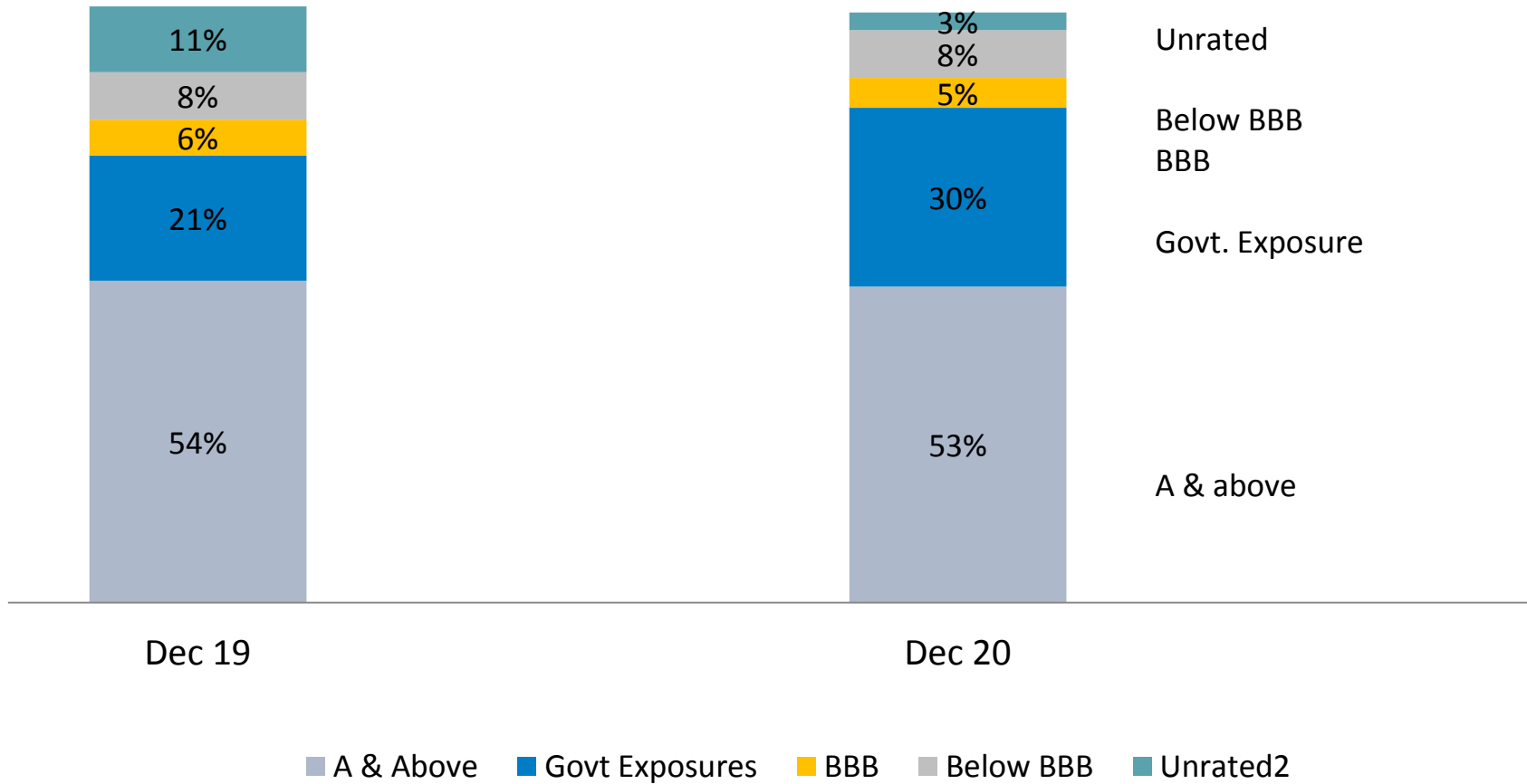


<i>Industry</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>Y-O-Y Growth%</i>	<i>% to ANBC</i>
<i>Agriculture</i>	<i>51,930</i>	<i>52,918</i>	<i>57,163</i>	<i>57,171</i>	<i>10.09</i>	<i>17.91</i>
<i>Out of which, S&amp;MF</i>	<i>26,479</i>	<i>26,476</i>	<i>29,340</i>	<i>30,730</i>	<i>16.05</i>	<i>9.63</i>
<i>MSME</i>	<i>50,370</i>	<i>52,302</i>	<i>57,098</i>	<i>56,855</i>	<i>12.87</i>	
<i>Out of which, Micro</i>	<i>26,219</i>	<i>27,040</i>	<i>30,054</i>	<i>39,118</i>	<i>49.19</i>	<i>12.26</i>
<i>Housing Loan</i>	<i>17,669</i>	<i>18,058</i>	<i>19,687</i>	<i>19,500</i>	<i>10.36</i>	
<i>Educational Loan</i>	<i>2,925</i>	<i>2,876</i>	<i>2,758</i>	<i>2,521</i>	<i>(13.81)</i>	
<i>Others</i>	<i>1,373</i>	<i>217</i>	<i>255</i>	<i>175</i>	<i>(87.26)</i>	
<b><i>Total Priority Sector Advances</i></b>	<b><i>124,267</i></b>	<b><i>126,371</i></b>	<b><i>136,961</i></b>	<b><i>136,222</i></b>	<b><i>9.62</i></b>	<b><i>42.68</i></b>

# Advances - Infrastructure Sectors



<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>Y-O-Y (%)</i>
<i>Power</i>	<b>33,036</b>	<b>34,196</b>	<b>35,419</b>	<b>37,210</b>	<b>12.64</b>
<i>a) SEBs</i>	<b>13,023</b>	<b>13,917</b>	<b>15,362</b>	<b>18,691</b>	<b>43.52</b>
<i>b) Others</i>	<b>20,013</b>	<b>20,279</b>	<b>20,058</b>	<b>18,519</b>	<b>-7.46</b>
<i>Roads and Ports</i>	<b>12,654</b>	<b>13,398</b>	<b>14,246</b>	<b>14,506</b>	<b>14.63</b>
<i>Telecom</i>	<b>489</b>	<b>492</b>	<b>478</b>	<b>479</b>	<b>-2.04</b>
<i>Other Infrastructure</i>	<b>5,585</b>	<b>6,361</b>	<b>6,792</b>	<b>5,704</b>	<b>2.13</b>
<b>Total</b>	<b>51,764</b>	<b>54,447</b>	<b>56,935</b>	<b>57,899</b>	<b>11.85</b>



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

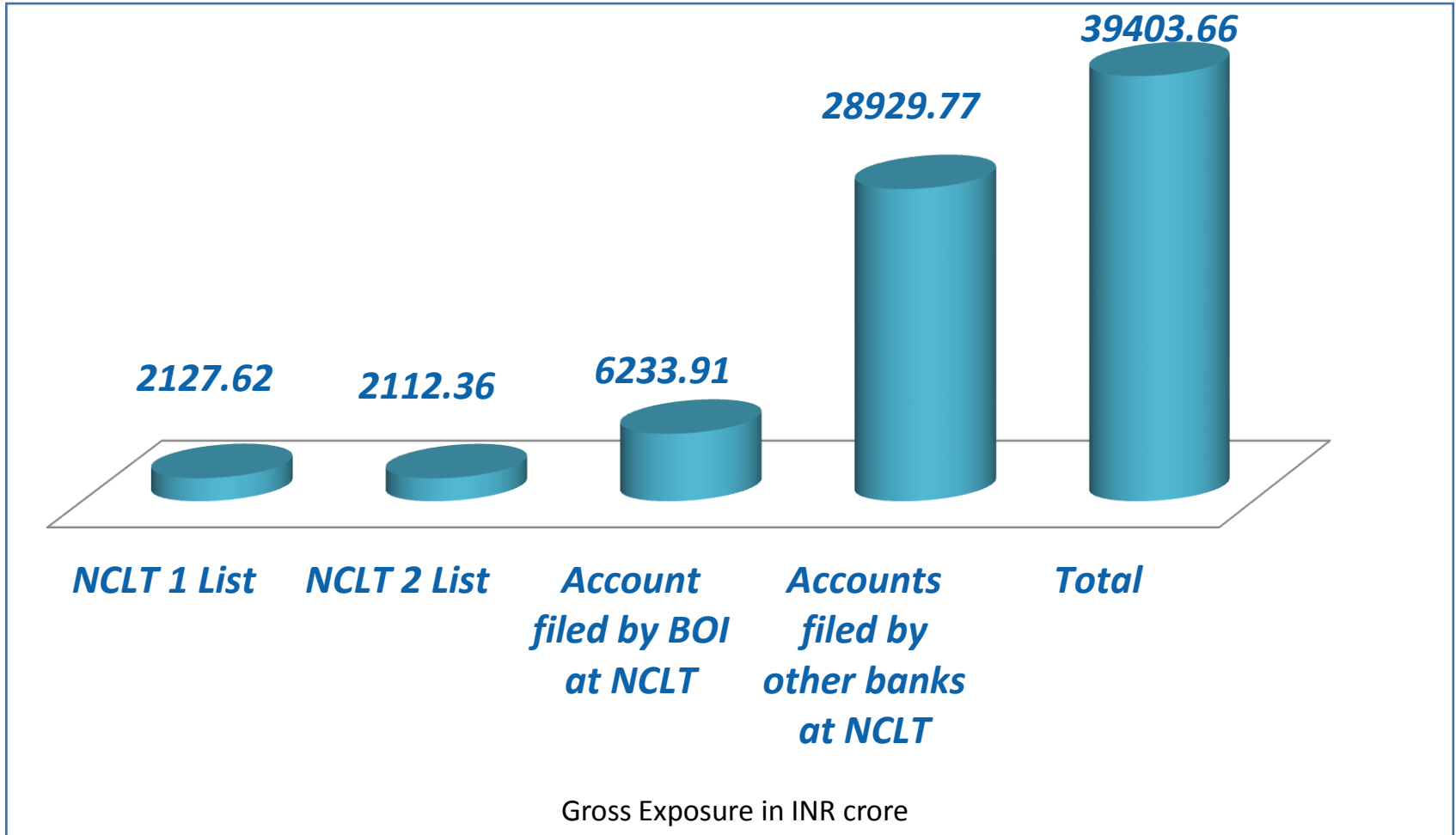
<b>VERTICAL</b>	<b>No. of Borrowers</b>		<b>FB+NFB O/S</b>		<b>No. of Borrowers</b>		<b>FB+NFB O/S</b>	
	<b>Dec 19</b>	<b>Sep 20</b>	<b>Dec 19</b>	<b>Sep 20</b>	<b>Dec 20</b>	<b>Sep 20</b>	<b>Dec 20</b>	<b>Sep 20</b>
<b>SMA-1</b>	<b>116</b>	<b>12</b>	<b>5,860</b>	<b>1127</b>	<b>158</b>	<b>12</b>	<b>3087</b>	<b>2050</b>
<b>SMA-2</b>	<b>103</b>	<b>12</b>	<b>4,300</b>	<b>2050</b>	<b>152</b>	<b>12</b>	<b>8709</b>	<b>2050</b>
<b>TOTAL</b>	<b>219</b>	<b>24</b>	<b>10,161</b>	<b>3177</b>	<b>310</b>	<b>24</b>	<b>11797</b>	<b>3177</b>

# Sector breakup of Standard Restructured Advances

31.12.2020



Sector	DEC-19		DEC-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	15	1849	13	1484
INFRA-POWER	11	1654	9	1278
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	117	3	116
INFRA-OTHERS	1	77	1	90
AVIATION	1	1552	1	1679
TEXTILES	17	54	27	77
ENGG	7	67	13	85
SUGAR	1	31	2	116
PHARMA	2	10	2	10
STEEL	6	108	5	49
CEMENT	12	192	19	203
SERVICES	15	104	23	143
HOTELS	13	101	24	146
OTHER METAL	5	12	9	29
AGRICULTURE	24	88	30	130
AUTOMOBILES	3	11	5	20
SERVICE-TRANSPORT RELATED	12	74	16	85
OTHERS	140892	4008	167766	5092
Standard Restructured Advances (Domestic)	141025	8260	167955	9348
Standard Restructured Advances (Overseas)	2	33	1	10
Standard Restructured Advances (Total)	141027	8293	167956	9358





<i>Item</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Gross NPA</i>	<i>61,730</i>	<i>61,550</i>	<i>56,232</i>	<i>54997</i>
<i>Gross NPA %</i>	<i>16.30</i>	<i>14.78</i>	<i>13.79</i>	<i>13.25</i>
<i>Net NPA</i>	<i>20,113</i>	<i>14,320</i>	<i>10,444</i>	<i>9077</i>
<i>Net NPA %</i>	<i>5.97</i>	<i>3.88</i>	<i>2.89</i>	<i>2.46</i>
<i>Provision Coverage Ratio (%)</i>	<i>77.15</i>	<i>83.74</i>	<i>87.91</i>	<i>89.32</i>

# Movement of NPA



<i>Item</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Opening Balance</i>	<i>61,476</i>	<i>61,730</i>	<i>57,788</i>	<i>56232</i>
<i>Less :</i>				
<i>Recovery</i>	<i>3,212</i>	<i>1,279</i>	<i>1,172</i>	<i>1495</i>
<i>Upgradation</i>	<i>447</i>	<i>27</i>	<i>247</i>	<i>166</i>
<i>Write Off</i>	<i>2,803</i>	<i>1,638</i>	<i>411</i>	<i>70</i>
<i>Total reduction</i>	<i>6,462</i>	<i>2,944</i>	<i>1,830</i>	<i>1731</i>
<i>Slippages</i>	<i>6,716</i>	<i>2,764</i>	<i>274</i>	<i>496</i>
<i>Closing Balance</i>	<i>61,730</i>	<i>61,550</i>	<i>56,232</i>	<i>54997</i>

# Breakup of Gross NPA

<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>% to Domestic Credit</i>	
					<i>Dec 19</i>	<i>Dec 20</i>
<i>Large Corporate</i>	<i>32,793</i>	<i>31,799</i>	<i>27,964</i>	<i>27353</i>	<i>18.72</i>	<i>14.60</i>
<i>MSME</i>	<i>8,993</i>	<i>8,889</i>	<i>8,297</i>	<i>8150</i>	<i>17.67</i>	<i>14.11</i>
<i>AGRICULTURE</i>	<i>8,730</i>	<i>9,044</i>	<i>8,666</i>	<i>8365</i>	<i>18.09</i>	<i>15.71</i>
<i>RETAIL</i>	<i>1,769</i>	<i>1,806</i>	<i>1,615</i>	<i>1485</i>	<i>3.04</i>	<i>2.30</i>
<i>TOTAL (Domestic)</i>	<i>52,285</i>	<i>51538</i>	<i>46,542</i>	<i>45353</i>	<i>15.72</i>	<i>12.49</i>
<i>Total (Overseas)</i>	<i>9,445</i>	<i>10012</i>	<i>9,690</i>	<i>9644</i>	<i>20.56</i>	<i>18.55</i>
<i>Total (Global)</i>	<i>61730</i>	<i>61550</i>	<i>56,232</i>	<i>54997</i>	<i>16.30</i>	<i>13.25</i>

# Investments (Domestic)



	<i>Dec 19</i>			<i>Dec 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>32,819</i>	<i>83,688</i>	<i>41</i>	<i>40718</i>	<i>90123</i>	<i>55</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>32,819</i>	<i>83,688</i>	<i>41</i>	<i>40718</i>	<i>90123</i>	<i>55</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>2.09</i>	<i>--</i>	<i>5.36</i>	<i>1.24</i>	<i>--</i>	<i>9.05</i>
<i>Non SLR Investments</i>	<i>14,606</i>	<i>23,645</i>	<i>2</i>	<i>13191</i>	<i>29441</i>	<i>157</i>
<i>M Duration</i>	<i>3.08</i>	<i>--</i>	<i>0</i>	<i>3.31</i>	<i>--</i>	<i>--</i>
<i>Total</i>	<i>47,425</i>	<i>107,333</i>	<i>43</i>	<i>53909</i>	<i>119564</i>	<i>212</i>

# Net Interest Income – (Quarter ended )

Particulars	Quarter ended				YoY Variation (Qtr.) %
	Dec 19	Mar 20	Sep 20	Dec 20	
<b>Interest Income</b>	<b>10,835</b>	<b>10,528</b>	<b>10,796</b>	<b>10243</b>	<b>-5.46</b>
<b>a. From Advances</b>	<b>7,331</b>	<b>7,207</b>	<b>7,289</b>	<b>6941</b>	<b>-5.32</b>
<b>b. From Investments</b>	<b>2,714</b>	<b>2,770</b>	<b>2,904</b>	<b>2926</b>	<b>7.81</b>
<b>c. From Money Market Operations &amp; Others</b>	<b>790</b>	<b>550</b>	<b>603</b>	<b>376</b>	<b>-52.41</b>
<b>Interest Expended</b>	<b>6,716</b>	<b>6,735</b>	<b>6,682</b>	<b>6504</b>	<b>-3.16</b>
<b>a. On Deposits</b>	<b>5,913</b>	<b>5,960</b>	<b>6,244</b>	<b>6086</b>	<b>2.93</b>
<b>b. On Borrowings</b>	<b>579</b>	<b>582</b>	<b>275</b>	<b>252</b>	<b>-56.48</b>
<b>c. Subordinated Bonds &amp; Others</b>	<b>224</b>	<b>192</b>	<b>163</b>	<b>166</b>	<b>-25.89</b>
<b>Net Interest Income</b>	<b>4,119</b>	<b>3,793</b>	<b>4,114</b>	<b>3739</b>	<b>-9.23</b>

Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

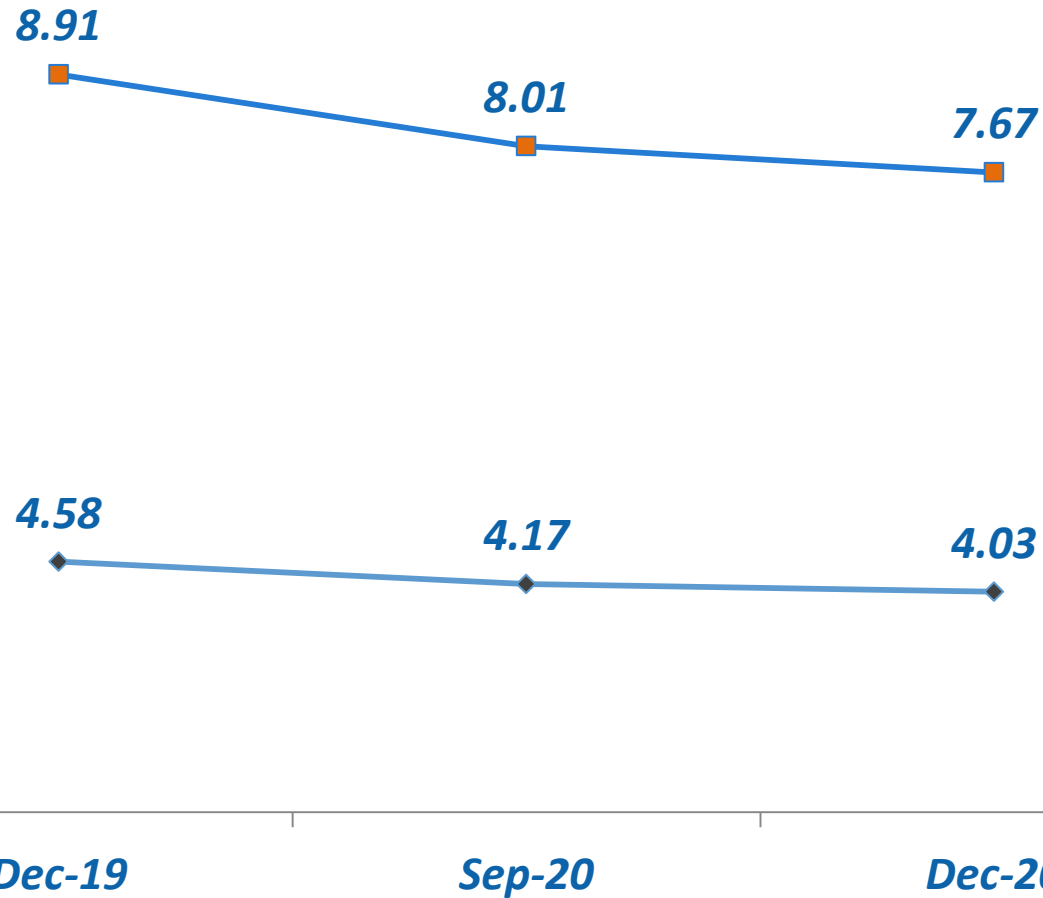
<i>Particulars</i>	<i>Quarter ended</i>			
	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Commission, Exchange &amp; Brokerage</i>	<b>317</b>	<b>326</b>	<b>277</b>	<b>291</b>
<i>Profit from Sale of Investments</i>	<b>57</b>	<b>243</b>	<b>523</b>	<b>820</b>
<i>Profit from Exchange Transactions</i>	<b>386</b>	<b>418</b>	<b>417</b>	<b>425</b>
<i>Recovery In W/o accounts</i>	<b>1,337</b>	<b>252</b>	<b>108</b>	<b>132</b>
<i>Other Non Interest Income</i>	<b>406</b>	<b>449</b>	<b>286</b>	<b>400</b>
<b><i>Total Non-Interest Income</i></b>	<b>2,503</b>	<b>1688</b>	<b>1613</b>	<b>2068</b>

<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Operating Profit</i>	<i>4135</i>	<i>2,653</i>	<i>3098</i>	<i>2836</i>
<i>Provisions for</i>				
<i>B&amp;D</i>	<i>3774</i>	<i>7,316</i>	<i>2134</i>	<i>623</i>
<i>Standard Assets</i>	<i>89</i>	<i>632</i>	<i>(53)</i>	<i>1066*</i>
<i>NPV / Others</i>	<i>88</i>	<i>87</i>	<i>(21)</i>	<i>76</i>
<i>Depreciation on Investment</i>	<i>64</i>	<i>107</i>	<i>252</i>	<i>215</i>
<i>Total Provisions before Tax</i>	<i>4015</i>	<i>8142</i>	<i>2312</i>	<i>1980</i>
<i>Profit before Tax (PBT)</i>	<i>120</i>	<i>(5489)</i>	<i>786</i>	<i>856</i>
<i>Taxation</i>	<i>14</i>	<i>(1918)</i>	<i>260</i>	<i>315</i>
<i>Net Profit (PAT)</i>	<i>106</i>	<i>(3571)</i>	<i>526</i>	<i>541</i>

- Include Rs.**761.60** crore Provisioning made in respect of Proforma NPA,URI and other provision which is over & above the requirement.

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

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





# Key Financial Ratios

<i>Particulars</i>	<i>Dec 19</i>			<i>Dec 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>	<b>5.08</b>	<b>1.63</b>	<b>4.58</b>	<b>4.48</b>	<b>0.69</b>	<b>4.03</b>
<i>Yield on Advances</i>	<b>9.67</b>	<b>3.77</b>	<b>8.91</b>	<b>8.33</b>	<b>2.06</b>	<b>7.67</b>
<i>Yield on Investments</i>	<b>7.27</b>	<b>6.12</b>	<b>7.23</b>	<b>6.38</b>	<b>6.62</b>	<b>6.39</b>
<i>Net Interest Margin (NIM)</i>	<b>3.45</b>	<b>1.16</b>	<b>3.07</b>	<b>2.81</b>	<b>1.10</b>	<b>2.58</b>
<i>Cost to Income Ratio</i>	<b>37.74</b>	<b>33.46</b>	<b>37.55</b>	<b>52.01</b>	<b>34.40</b>	<b>51.17</b>
<i>Return on Assets (ROA)</i>	<b>(0.16)</b>	<b>1.43</b>	<b>0.06</b>	<b>0.34</b>	<b>(0.07)</b>	<b>0.28</b>
<i>Return on equity (ROE)</i>			<b>1.60</b>			<b>9.54</b>
<i>Credit Cost (Annualised)</i>	<b>5.53</b>	<b>-2.36</b>	<b>4.50</b>	<b>0.51</b>	<b>2.05</b>	<b>0.68</b>
<i>Slippage Ratio</i>			<b>2.13</b>			<b>0.14</b>
<i>Provision Coverage Ratio</i>	<b>77.52</b>	<b>74.62</b>	<b>77.15</b>	<b>88.67</b>	<b>93.51</b>	<b>89.32</b>

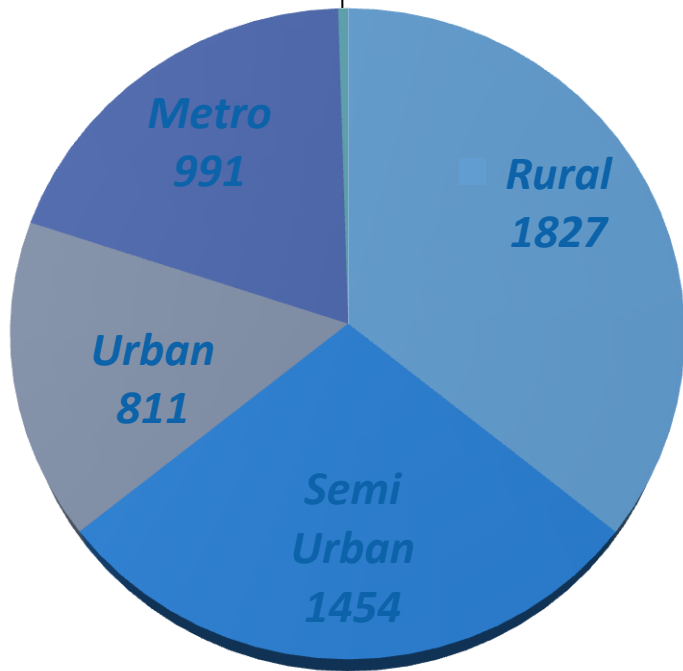
# Capital Adequacy – Basel-III



<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<b><i>Capital Adequacy - Basel III</i></b>				
<b><i>CET1 Capital</i></b>	<b>33732</b>	<b>29,059</b>	<b>28,666</b>	<b>28,459</b>
<b><i>Tier I Capital</i></b>	<b>33822</b>	<b>29,119</b>	<b>28,666</b>	<b>28,459</b>
<b><i>Tier II Capital</i></b>	<b>9167</b>	<b>9,419</b>	<b>9,279</b>	<b>9,245</b>
<b><i>Total Capital(CRAR)</i></b>	<b>42989</b>	<b>38,538</b>	<b>37,945</b>	<b>37,704</b>
<b><i>Total Assets</i></b>	<b>630,044</b>	<b>6,56,995</b>	<b>6,86,950</b>	<b>713,382</b>
<b><i>Risk Weighted Assets</i></b>	<b>302849</b>	<b>294,189</b>	<b>2,96,492</b>	<b>301,350</b>
<b><i>CET1 (%) including CCB</i></b>	<b>11.14</b>	<b>9.88</b>	<b>9.67</b>	<b>9.44</b>
<b><i>Tier I (%)</i></b>	<b>11.17</b>	<b>9.90</b>	<b>9.67</b>	<b>9.44</b>
<b><i>Tier II (%)</i></b>	<b>3.03</b>	<b>3.20</b>	<b>3.13</b>	<b>3.07</b>
<b><i>Capital Adequacy Basel III (%) including CCB</i></b>	<b>14.20</b>	<b>13.10</b>	<b>12.80</b>	<b>12.51</b>

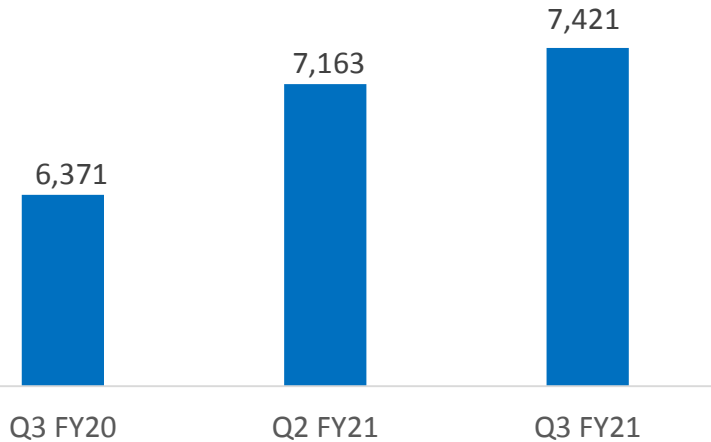
Bank has raised Rs **750 crore** via Basel III compliant additional tier 1 (AT-1) bonds on January 28, 2021 Which has not been factored for computation.

*Overseas  
as  
23*

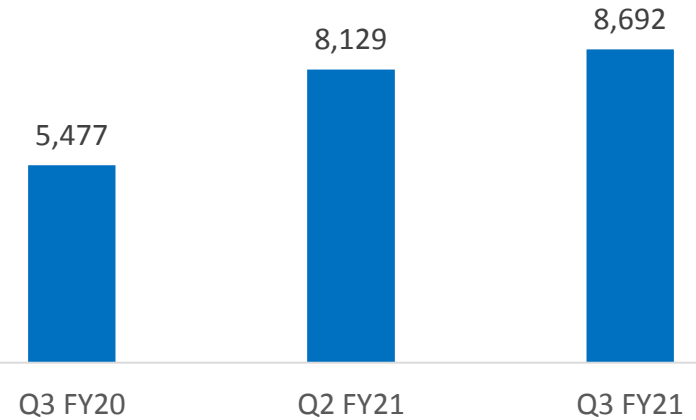


<i>Particulars</i>	<i>Dec 19</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Rural</i>	<i>1831</i>	<i>1828</i>	<i>1827</i>
<i>Semi-urban</i>	<i>1454</i>	<i>1454</i>	<i>1454</i>
<i>Urban</i>	<i>811</i>	<i>810</i>	<i>811</i>
<i>Metro</i>	<i>993</i>	<i>991</i>	<i>991</i>
<i>Domestic Branches</i>	<i>5089</i>	<i>5083</i>	<i>5083</i>
<i>Overseas Branches</i>	<i>24</i>	<i>23</i>	<i>23</i>
<i>Total</i>	<i>5113</i>	<i>5106</i>	<i>5106</i>

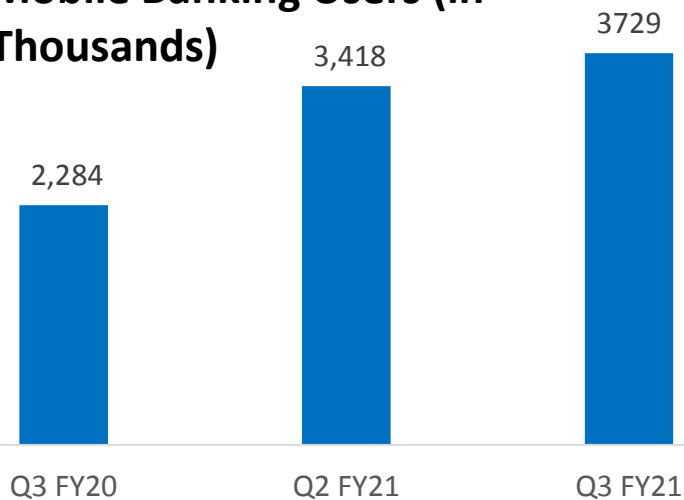
## Internet Banking Users (in Thousands)



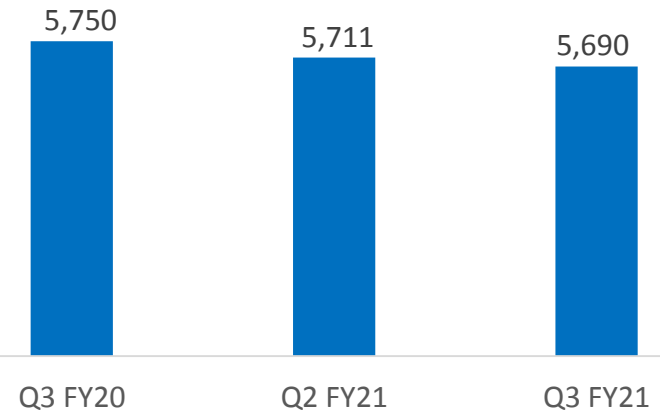
## UPI Users (in Thousands)



## Mobile Banking Users (in Thousands)

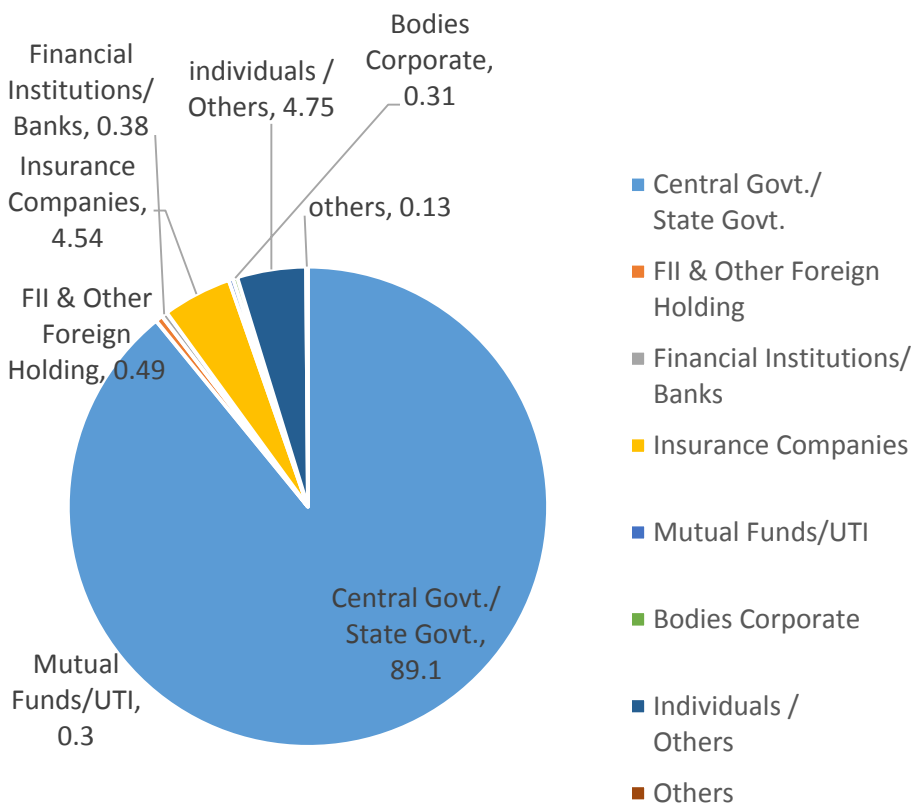


## ATM Network



	9M DEC19	HY SEP20	9M DEC20	Y - O - Y Growth		9M DEC19	HY SEP20	9M DEC20	Y - O - Y Growth
	(Amt Crore)					(Amt crore)			
	<b><u>BOI Shareholding Ltd</u></b>					<b><u>BOI Merchant Banker Ltd</u></b>			
- Revenue	9.73	4.50	5.33	-30.25%		0.88	0.91	1.15	65.57%
- Net Profit	4.47	1.46	1.09	-54.44%		0.15	0.42	0.39	270.28%
- Net Worth	31.71	33.89	30.52	-0.50%		14.41	15.24	15.20	6%
	(Amt Crore)					(Amt Lacs)			
	<b><u>BOI AXA Investment Managers Pvt Ltd</u></b>					<b><u>BOI AXA Trustee Services Pvt Ltd</u></b>			
- Revenue	19.75	9.88	14.91	-30.07%		8.96	4.68	7.33	-18.19%
- Net Profit	-3.66	-3.90	-5.89	236.48%		-1.63	-0.00	-1.17	-28.22%
- Net Worth	54.99	48.91	46.92	-14.93%		19.83	21.11	19.94	0.55%
- AUM	2244	2251	2362	5.26%					

INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	DEC'19	Mar'20	DEC '20	YOY Growth	DEC'19	Mar'20	DEC'20	YOY Growth
Deposits	340	376	410	21	482	468	535	11
Advances	223	247	242	9	328	347	366	11
Operating Profit	9	12	9	1	12	18	15	29
Net Profit	5	7	6	7	9	11	9	-3
NPA Gross	14	20	13	-8	-	0.08	4	-
NPA Net	9	12	10	10	-	-	2	-
NPA Gross %age	5.98	8.15	5.64	-6	-	0.02	1.23	-
NPA Net %age	4.12	4.66	4.58	11	-	-	0.66	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	DEC'19	Mar'20	Dec'20	YOY Growth	Dec'19	Mar'20	Dec'20	YOY Growth
Deposits	145	134	195	34	1332	1237	1266	-5
Advances	269	261	392	46	1064	976	1011	-5
Operating Profit	2.34	3.03	6.74	188	37	41	4.59	-87
Net Profit	1.32	1.11	5.81	340	8.46	11	3.85	-54
NPA Gross	0	0	0	-	44	43	50	13
NPA Net	0	0	0	-	23	21	22	-3
NPA Gross %age	0	0	0	-	4.22	4.44	4.95	17
NPA Net %age	0	0	0	-	2.18	2.25	2.28	5



BANK OF INDIA - EQUITY		As on 31.12.2020	
Category	Shares	% to Capital	
<b>Promoter(Government of India)</b>	<b>2919690866</b>	<b>89.10</b>	
<b>Foreign Financial Institution Investor</b>	<b>16189108</b>	<b>0.49</b>	
<b>Financial Institution/Bank</b>	<b>12479272</b>	<b>0.38</b>	
<b>Insurance Company</b>	<b>148704393</b>	<b>4.54</b>	
<b>Mutual Funds</b>	<b>9907106</b>	<b>0.30</b>	
<b>Bodies Corporate</b>	<b>10266489</b>	<b>0.31</b>	
<b>Indian public</b>	<b>155676579</b>	<b>4.75</b>	
<b>Others</b>	<b>4009537</b>	<b>0.13</b>	
<b>Total</b>	<b>3276923350</b>	<b>100.00</b>	

## 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.



- ❖ **End to end digitization** of Retail, Agri and MSME loan processing is in process.
- ❖ **Digital Document Execution** rolled out, with Retail Loan processing made automatic by e-signing and e-stamping.
- ❖ Additional **specialized credit processing centres** for Retail, MSME and Agriculture advances being opened for improvement in credit quality as well as TAT.
- ❖ **Lead generation system** upgraded with activation of leads through all Digital channels viz. missed call, SMS, mobile banking, website and introduction of **Analytics based** system.
- ❖ The migration from **FINACLE 7 to FINACLE 10** is on advanced stage; To be implemented by June 2021.
- ❖ Credit Monitoring System has been made robust with close tracking 'Early Warning Signals', regular monitoring of SMA accounts and pool buyout accounts.

- ❖ Second Most Trusted Brand Award in the category of Banks, both by the Reader's Digest as well as the Economic Times for 2020.
- ❖ Best Performing Public Sector Bank in APY campaign Leadership Capital 2.0 (Jan-2020) for MD &CEO.
- ❖ Best Performing Public Sector Bank in APY Formation Day Campaign (FY2019-20) by PFRDA.
- ❖ Infosys Finacle Client Innovation Awards in the category "Product Innovation" for QRCash, 2020.
- ❖ Rajbhasha Kirti Puraskar (1<sup>st</sup> prize) in "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*

