

निवेशक संबंध विभाग
प्रधान कार्यालय,
स्टार हाउस, सी-5, जी ब्लॉक
8 वा माला, बांद्रा कुर्ला संकुल
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Ref No.:HO:IRD:RB:2017-18:395

Date: 19.11.2017

The Vice President – Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, Bandra Kurla Complex, Bandra East, <u>Mumbai 400 051.</u>	The Vice-President – Listing Department, BSE Ltd., 25, P.J. Towers, Dalal Street, <u>Mumbai 400 001.</u>
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Dear Sir,

UPDATED INVESTOR PRESENTATION

Pursuant to Regulation 30 read with point 15 of Para A of Part A of Schedule III and regulation 46(2)(o) of SEBI (Listing Regulations and Disclosure Requirements) regulations, 2015, we hereby submit the updated Investor Presentation for appropriate dissemination. We also wish to inform that the schedules of the financial/institutional investor meets are as follows:

Date	Venue	Particulars
20.11.2017	Chennai	Meeting with certain financial / institutional investors

Note: The above meeting schedules are subject to change. Changes may happen due to exigencies, logistical disorders and last minute schedule conflicts on the part of Investors and / or the Bank of India.

Presentation is also made available on the Bank's website (www.bankofindia.co.in)

This is for your information and record.

Thanking you,

Yours faithfully,

(Rajeev Bhatia)
Company Secretary

Encl: As Above.





CORPORATE PRESENTATION – NOVEMBER 2017

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HELPING FARMERS AND AGRI-ENTREPRENEURS REALISE THEIR DREAMS

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1 **BANK OF INDIA OVERVIEW**

2 **KEY INVESTMENT HIGHLIGHTS**

3 **GROWTH STRATEGIES**

4 **FINANCIAL STATEMENTS**

H1 FY18 HIGHLIGHTS : IMPROVED PERFORMANCE

Gross Deposits

INR 5,437 bn

	INR Bn
FY 2017	5,400
FY 2016	5,130

Global Advances

INR 3,907 bn

	INR Bn
FY 2017	3,938
FY 2016	3,817

Net Interest Income

INR 54 bn

	INR Bn
FY 2017	118
FY 2016	117

Net Profit

INR 3 bn

	INR Bn
FY 2017	(16)
FY 2016	(61)

Cost of Deposit

4.6%

FY 2017	4.8%
FY 2016	5.3%

CET-1

7.21%

FY 2017	7.17%
FY 2016	7.97%

PCR

65.23%

FY 2017	61.47%
FY 2016	51.14%

GNPA

12.62%

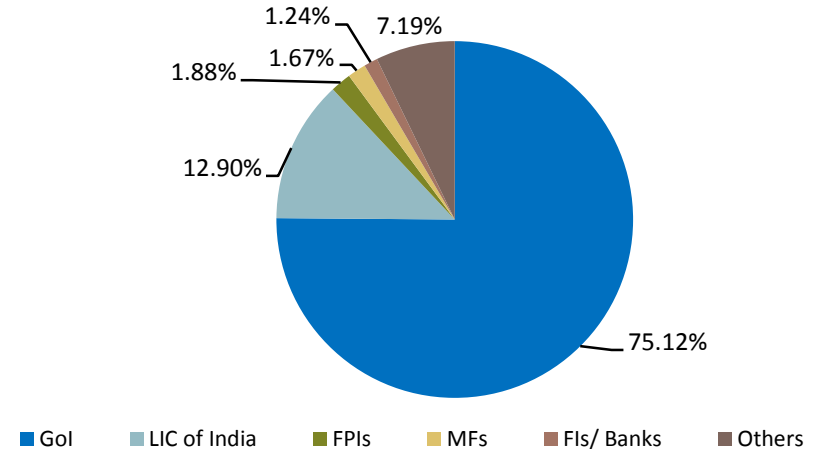
FY 2017	13.22%
FY 2016	13.07%

H1 FY18 numbers are on standalone basis




Bank Overview

- ▶ One of the leading public sector commercial banks in India in terms of total advances in FY17
- ▶ Among the top 5 public sector banks in terms of assets as on March 31, 2017 as per the data published by Indian Banks' Association
- ▶ Principal banking operations include:
 - ▶ Corporate Banking – Comprises a variety of fund & non-fund based banking activities for private and public sector enterprises
 - ▶ Retail Banking – Comprises deposit and loan products for individuals
 - ▶ MSME Banking – Includes loans to enterprises engaged in manufacturing and service activities
 - ▶ Agricultural Banking – Caters to farmers and agri entrepreneurs through short, medium and long term products
 - ▶ International Banking – Caters to NRI customers and to industrial enterprises engaged in import and export
 - ▶ Other services – Includes treasury operations and services such as government related services, mutual fund products, general and health insurance products, bancassurance etc

Shareholding Pattern As On September 30, 2017



Awards & Accolades

- 
2nd most trusted Bank in the PSU Bank category by Economic Times
- 
Best bank for Managing IT ecosystem among large banks
- 
Best Bank award for electronic payments among large banks
- 
Best Performer in Currency Derivative Segment for FY17 by BSE
- 
Market Achievers Award by NSE in Currency Derivatives Segment amongst PSU Banks
- 
Awarded as 'The Most Efficient Bank in Kenya' by 'Think Business'

- 1 BANK OF INDIA OVERVIEW
- 2 KEY INVESTMENT HIGHLIGHTS
- 3 GROWTH STRATEGIES
- 4 FINANCIAL STATEMENTS

1 Wide Distribution Network Across India

2 Significant International Presence And Cross Selling Opportunities

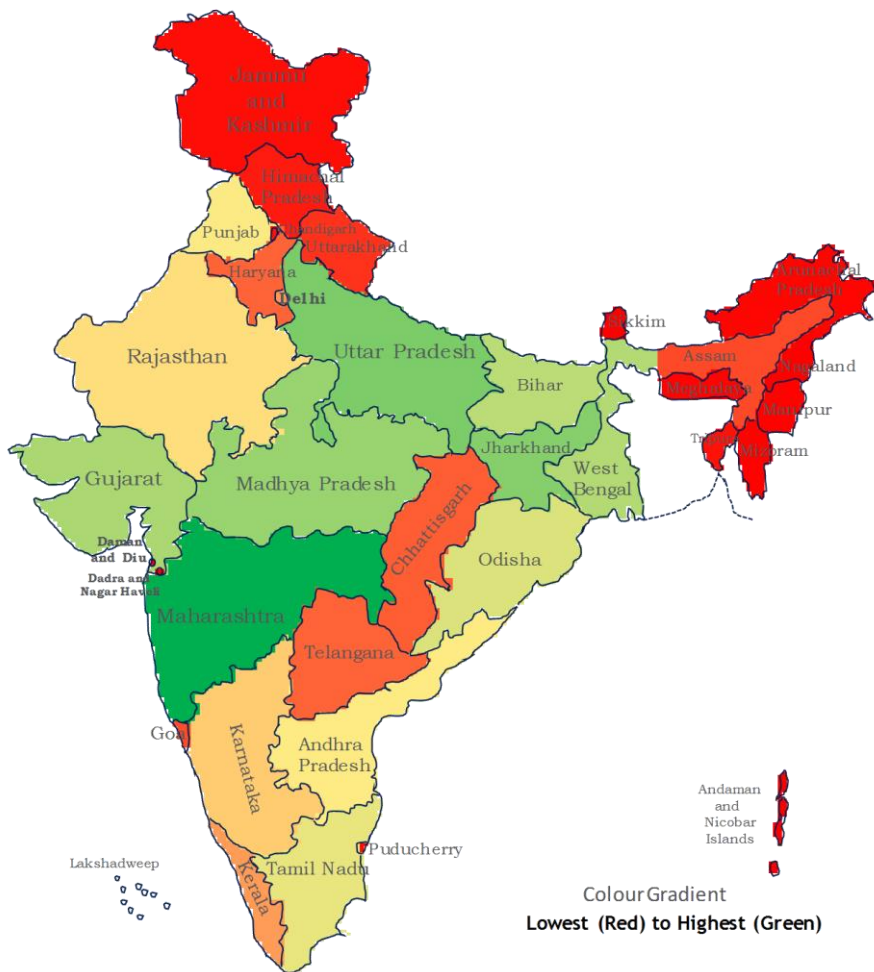
3 Stable Liability Franchise

4 Diversified Credit Portfolio

5 Prudent Credit Management And Asset Quality Supervision

6 Professional and Experienced Board

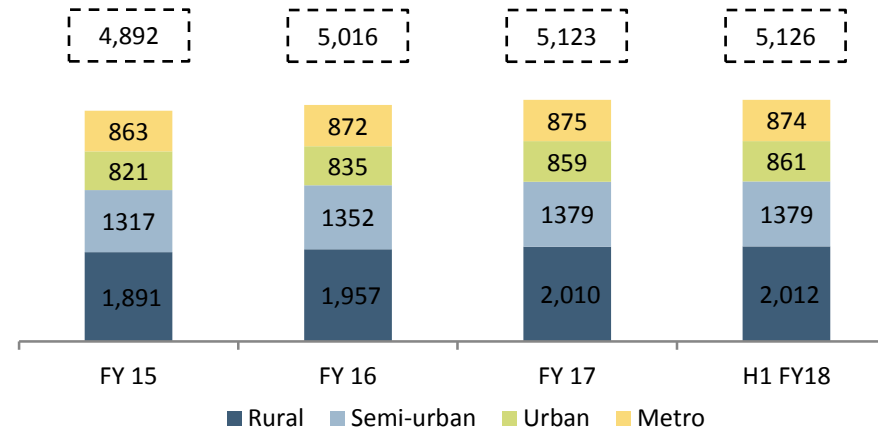
Pan India Network As On September 30, 2017



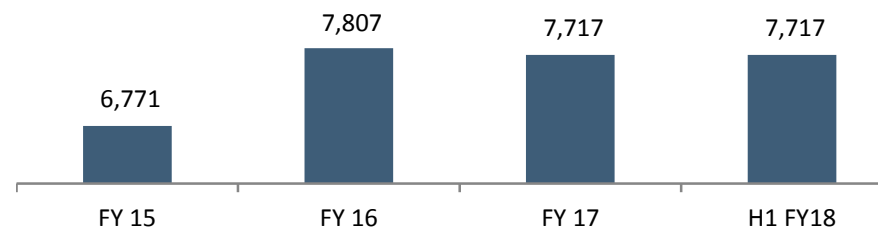
Colour Gradient
Lowest (Red) to Highest (Green)

Map not to scale

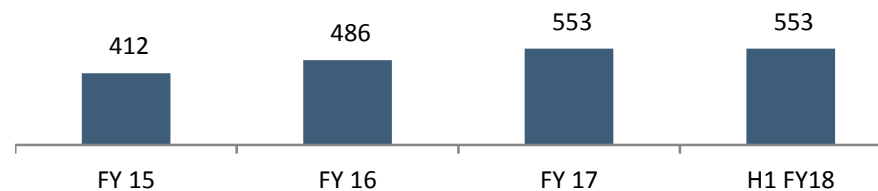
Domestic Branch Network



Domestic ATM Network

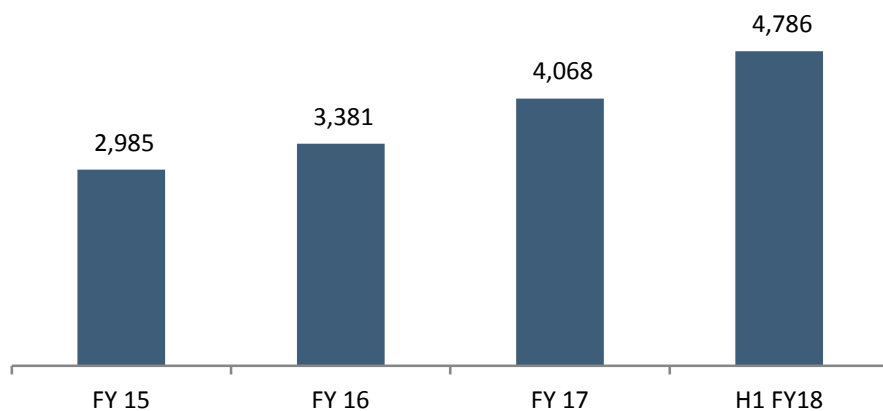


e-Galleries



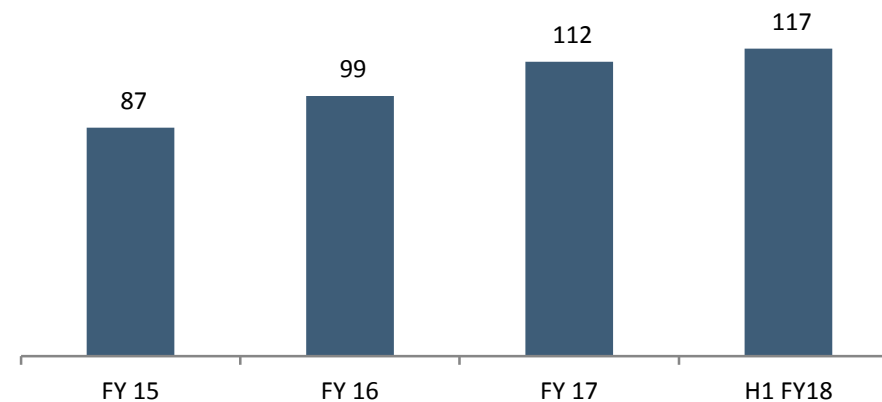
Sharp Increase In Internet Banking Users - Retail

In '000



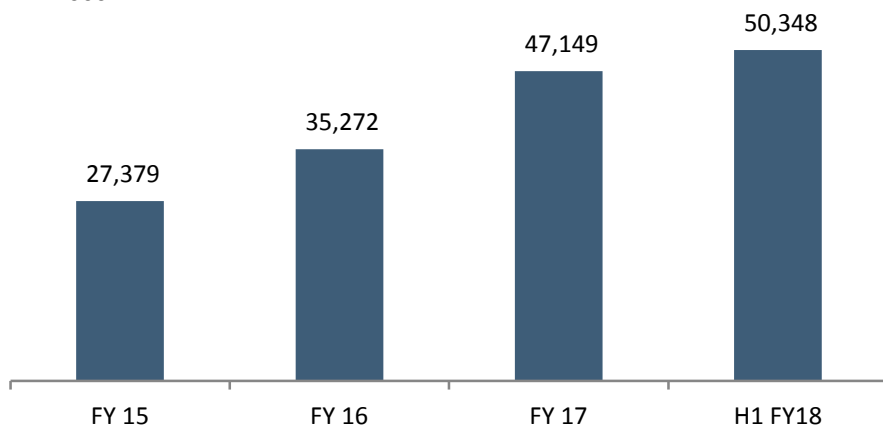
Sharp Increase In Internet Banking Users - Corporate

In '000

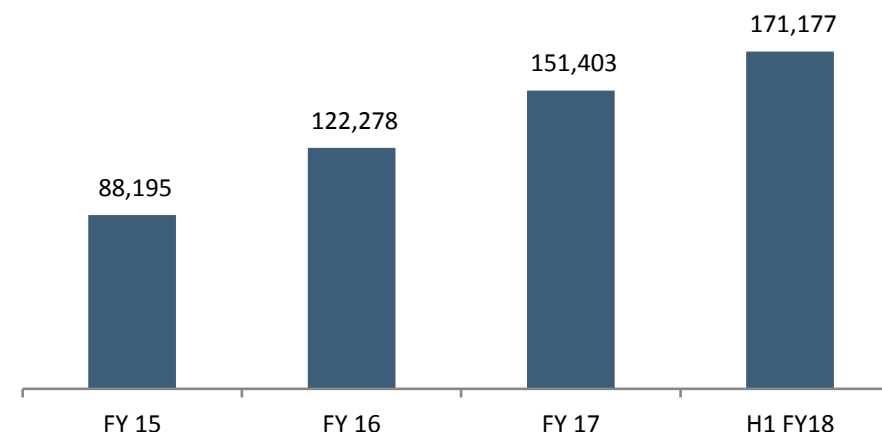


Increase In Debit Cards Issued

In '000

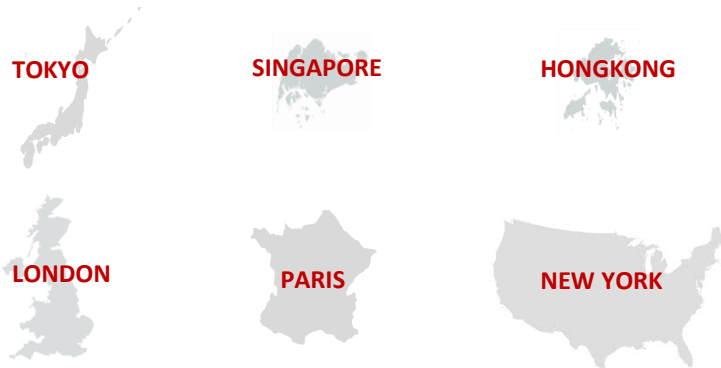


Sharp Increase In Mobile Banking Users



International Presence

Presence in Key Global Financial Centres



- Presence in
 - 61 offices in 22 countries
 - 4 representatives offices, 5 subsidiaries and
 - 1 Joint Venture
- International operations are supported by a network of 217 authorized dealer branches in India
- Foreign operations contributed 28.80% of total advances as of September 30, 2017

Cross Selling Opportunities

Bancassurance Partners

**Star Union Dai-ichi
Life Insurance**

**Star Health
Insurance**

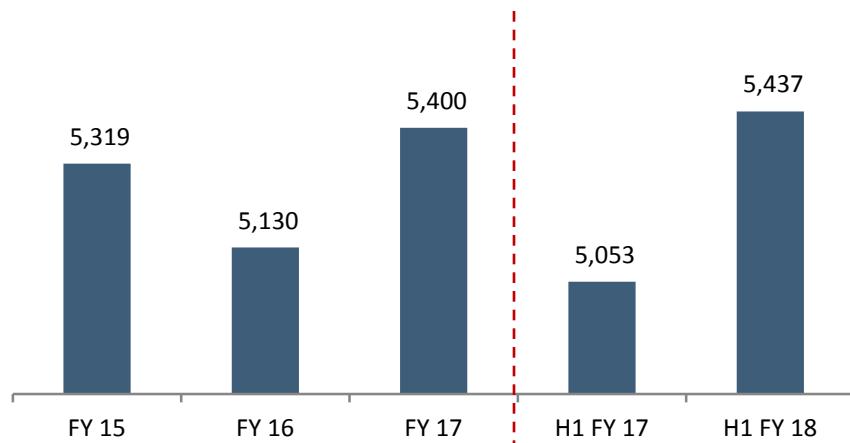
National Insurance

**Reliance General
Insurance**

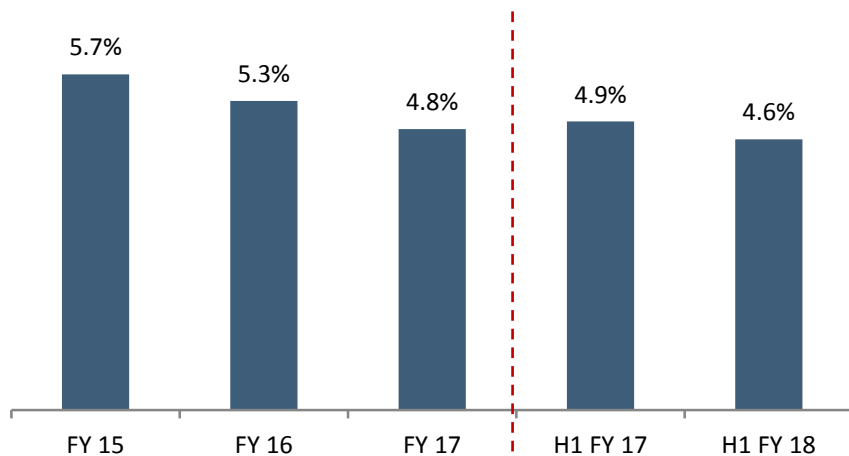
- Distributes Mutual Fund Products
- Portfolio Management Services through Subsidiaries
- Merchant Banking & Depository Participant Services to large and mid-corporate customer base
- Collection of broker turnover stamp duty on behalf of various state governments

Global Deposits

In INR Bn

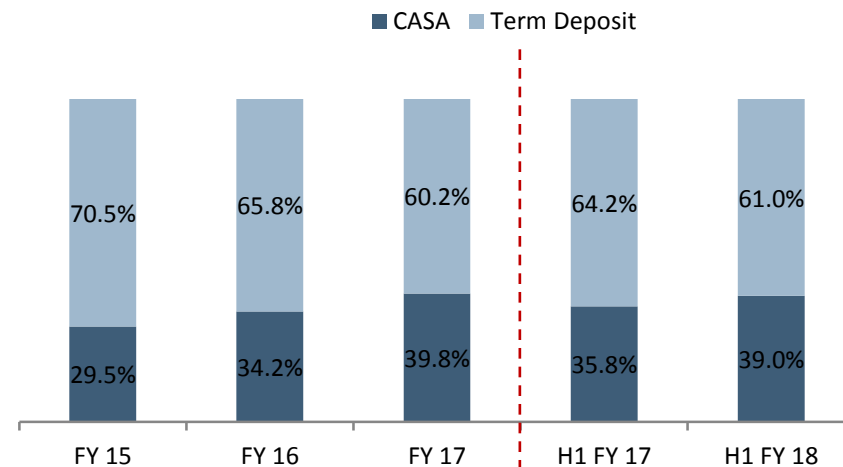


Cost Of Deposits

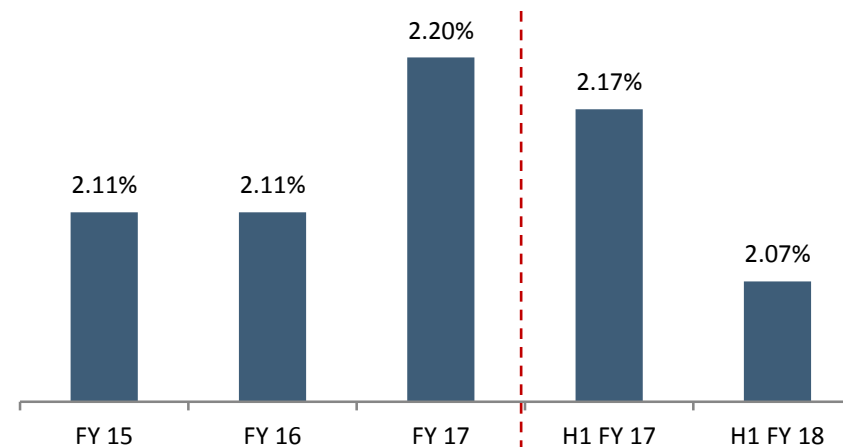


H1 FY18 numbers are on standalone basis

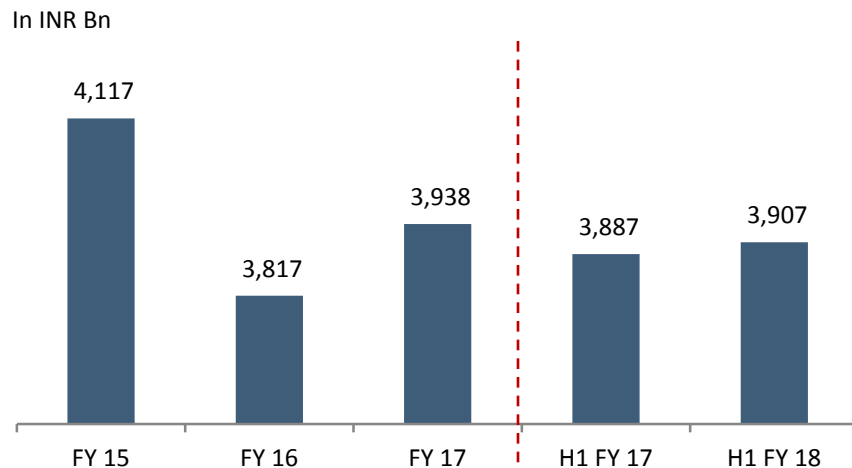
Deposit Mix – Improving CASA Share



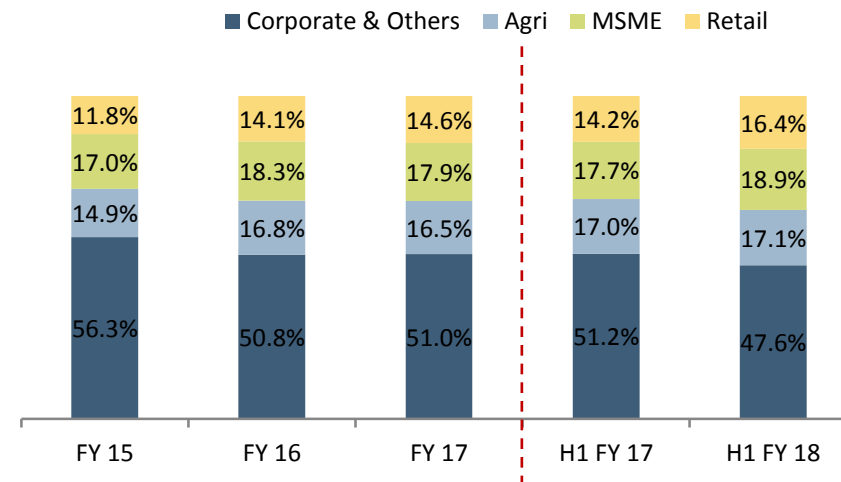
Trend In NIM



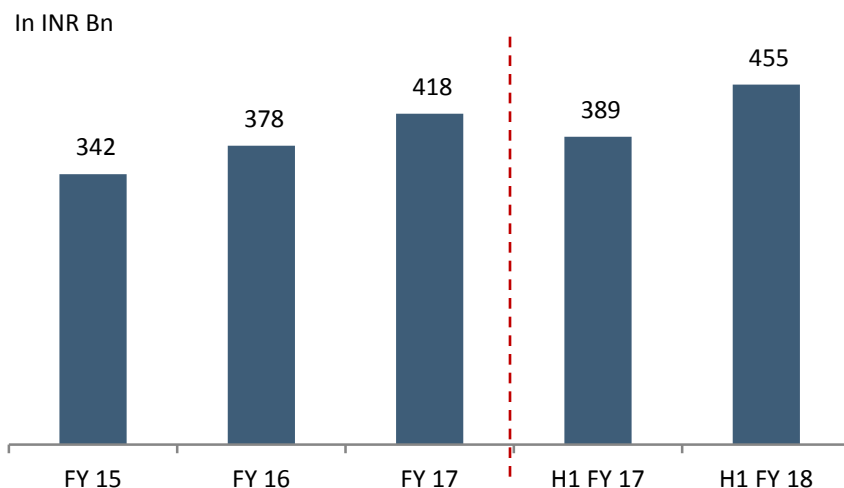
Global Advances



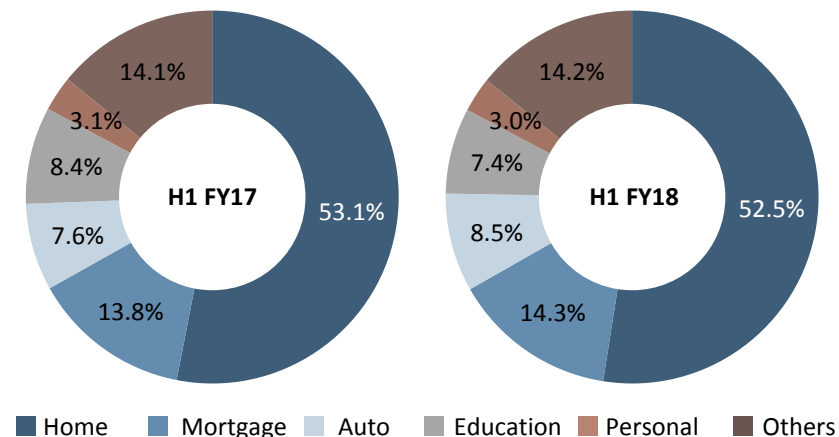
Advances Mix – Reduction of Corporate Share In The Mix



Consistently Growing Domestic Retail Advances

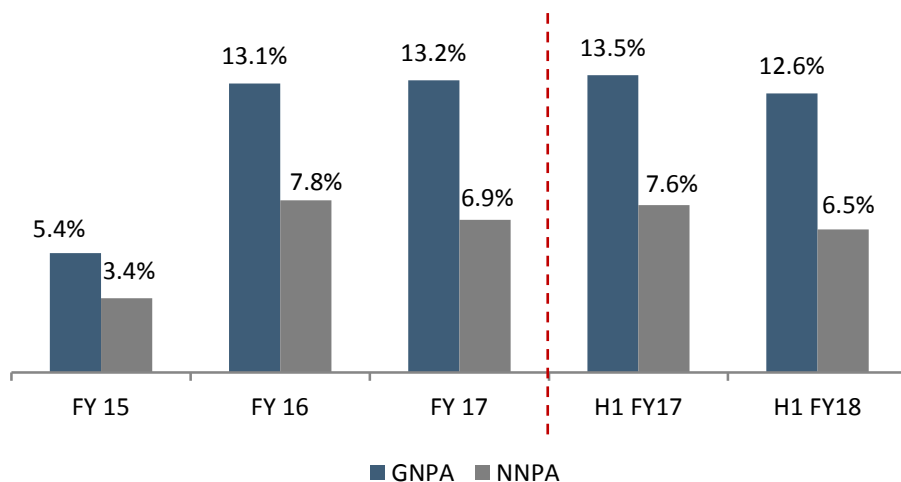


Retail Advances Mix

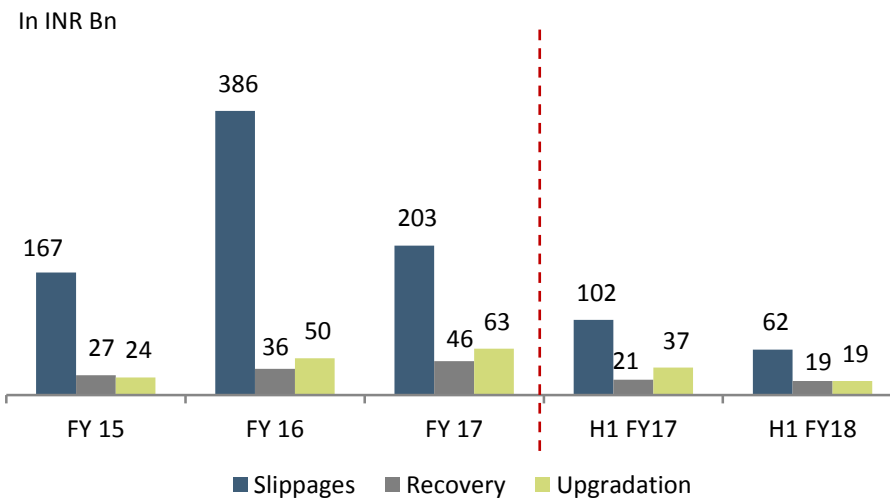


H1 FY18 numbers are on standalone basis

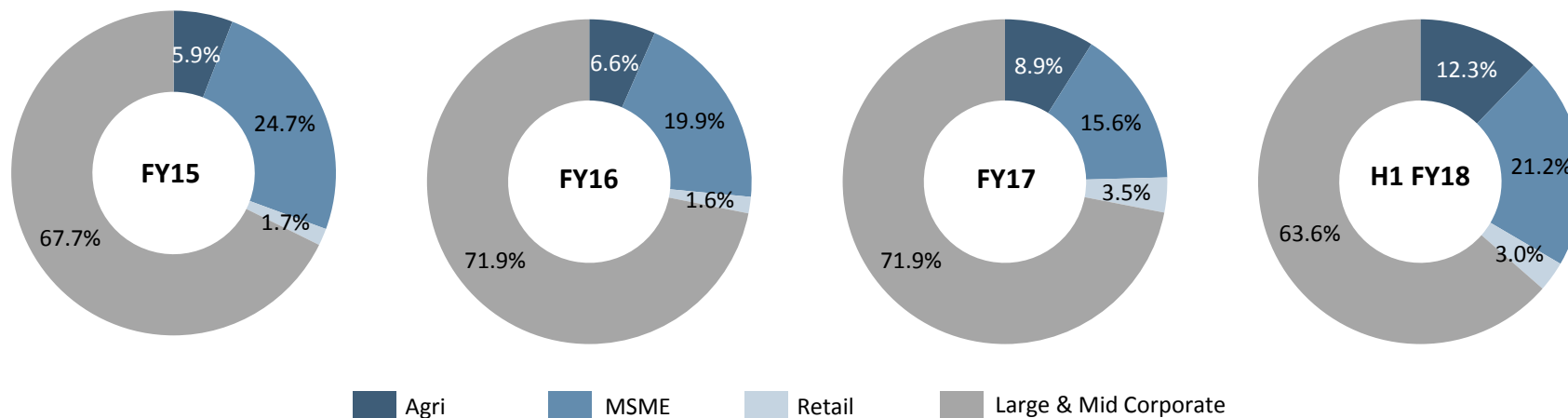
GNPA & NNPA Trend



Trend In Slippages, Recovery & Upgradation

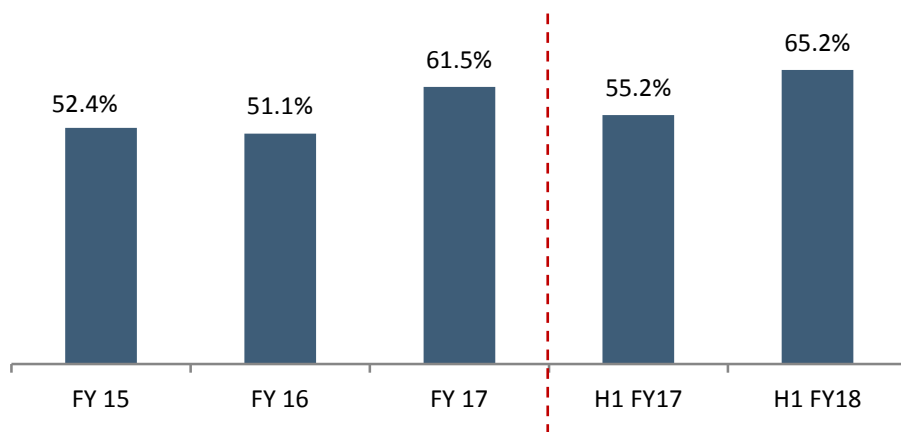


Category Wise NPA As A % Of Gross NPA (Domestic)

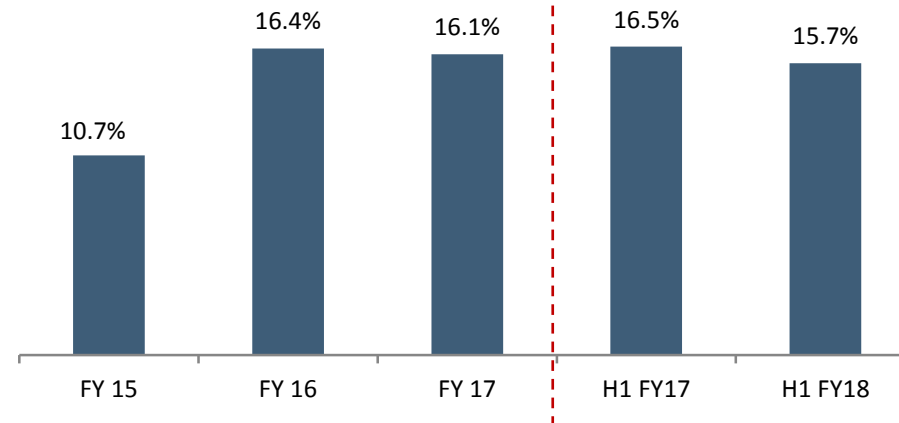


H1 FY18 numbers are on standalone basis

Provision Coverage Ratio

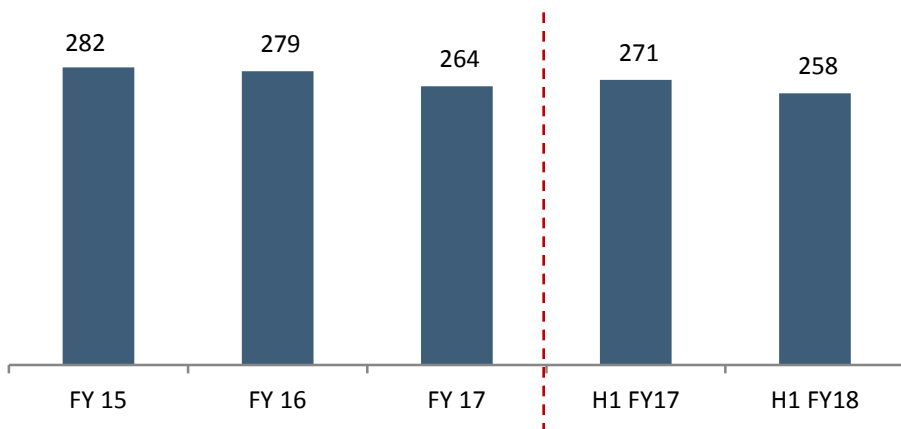


Stressed Assets Ratio



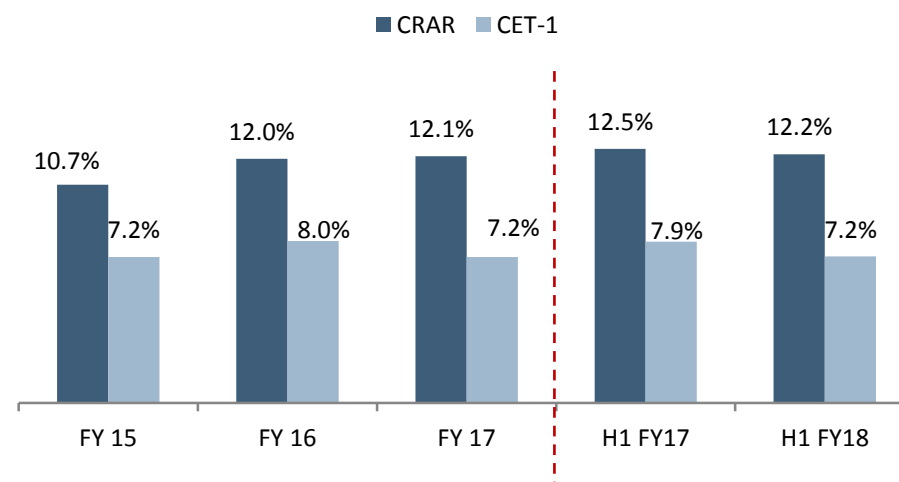
Restructured Advances (Domestic)

In INR Bn



H1 FY18 numbers are on standalone basis

Capital Adequacy



BOI

G Padmanabhan, Non-Executive Chairman

- PG in Economics from Kerala and MBA from Birmingham University, U.K.
- He has served as an Executive Director of RBI

**Dinabandhu Mohapatra, MD & CEO**

- Has over 31 years of experience in various areas of banking
- Post Graduate in Economics and Bachelor in Law
- Was the head of Hong Kong and Singapore branches of the Bank of India and Executive Director of Canara Bank

**Neelam Damodharan, Executive Director**

- Science graduate, CAIIB and Diploma Holder in Financial Management
- Was Chief Executive, US Operations, Bank of Baroda
- Over 34 years of banking experience

**Atanu Kumar Das, Executive Director**

- Post Graduate in Economics in Applied Economics and NET holder from UGC
- 23 years of banking experience at policy and operational levels
- Was the DGM of Vijaya Bank in the Lucknow region

**Chintapalli Gayatri Chaitanya, Executive Director**

- Postgraduate in agriculture and CAIIB
- Has over 32 years career with the Bank and was Chief Executive of Bank of India Singapore center covering Singapore, Cambodia, Vietnam, Indonesia & Myanmar

**Girish Chandra Murmu, Govt. Nominee Director**

- He is 1985 batch of Indian Administrative Service Officer of Gujarat Cadre
- Has a Post Graduate degree in Political Science and an MBA
- Currently he is Additional Secretary, DFS, Ministry of Finance, Gol

**Rosemary Sebastian, RBI Nominee Director**

- Currently the CGM of RBI in Mumbai
- Post Graduate from Osmania University and has Diploma in Treasury Investment and Risk Management

**Veni Thapar, Part-time Non-official Director**

- CA from ICAI, Cost Accountant from ICWAI and a certificate holder from Information Systems Audit and Control Association
- She is a practicing Chartered Accountant

**Debabrata Sarkar, Shareholder Director**

- Served as the Chairman and Managing Director of Union Bank of India and also as an Executive Director of Allahabad Bank
- Post Graduate in Commerce, and a member of ICAI

**D. Harish, Shareholder Director**

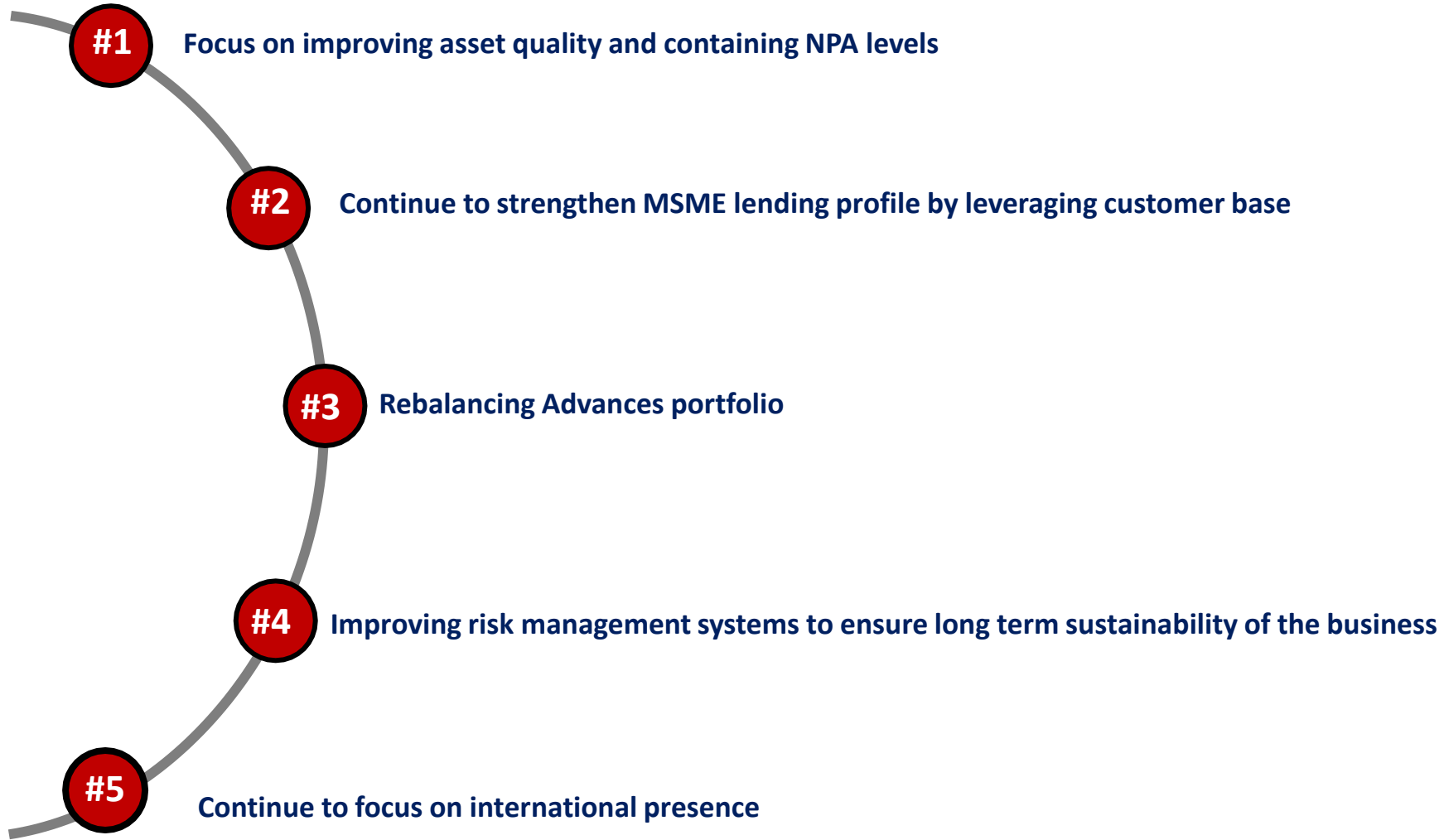
- Holds a PG Diploma in Personnel Management & Industrial Relations
- Currently he is a leadership coach & organization consultant

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- ✦ Bank has embarked on upgrading technology through a project called 'Star Mahashakti' requiring investment to the tune of Rs. 2,000 million
- ✦ Bank is focusing on expanding alternate delivery channels by providing simple and secure internet banking, mobile banking products, e-galleries etc to the customers
- ✦ Bank has appointed 112 Area Managers to focus on the major issues facing the Bank – improving CASA, Retail credit growth, reducing slippages, recovery from NPA accounts, and alternate delivery channels
- ✦ Bank has started a vertical named 'Star Prime' where officials will focus on providing special services to the top 200 borrowers of the Bank
- ✦ Bank has set up a special recovery vertical to ensure expeditious resolution of impaired assets
- ✦ Project 'Star Connect' has been introduced to improve connect with customers at ground level
- ✦ Bank has started a project named 112 Star Digi to set up digital branches of the future

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Balance Sheet Summary

In Rs. million

	FY 15	FY16	FY17	H1 FY18
Cash & Balances with RBI	271,700.33	339,616.15	273,476.62	205,840.45
Balances with Bank & Money at Call & Short Notice	455,101.88	651,796.85	685,402.91	845,948.98
Investments	1,197,920.48	1,188,489.12	1,278,268.63	1,283,046.30
Advances	4,020,255.47	3,591,889.59	3,664,816.67	3,645,022.12
Fixed Assets	58,855.35	84,803.11	84,618.58	84,020.44
Other Assets	183,144.06	242,544.45	276,509.26	217,974.17
Total Assets	6,186,977.57	6,099,139.27	6,263,092.67	6,281,852.46
Paid-up Capital	6,656.48	8,172.92	10,554.34	11,852.85
Reserves & Surplus	307,810.91	301,962.81	297,097.23	315,606.60
Share application money pending allotment	-	13,036.48	17,219.18	-
Deposits	5,319,066.34	5,130,045.22	5,400,320.08	5,437,160.59
Borrowings	400,571.38	510,831.43	394,056.65	384,302.89
Other Liabilities and Provisions	152,872.46	135,090.41	143,845.19	132,929.53
Total Liabilities	6,186,977.57	6,099,139.27	6,263,092.67	6,281,852.46

Profit & Loss Account Summary

	In Rs. million			
	FY 15	FY16	FY17	H1 FY18
Interest Earned	434,647.07	417,964.70	392,908.52	193,897.36
Interest Expended	320,862.46	300,718.47	274,647.36	139,484.74
Net Interest Income	113,784.61	117,246.23	118,261.16	54,412.62
Other Income	41,979.00	36,525.39	67,723.30	33,173.45
Operating Expenses	80,885.87	93,415.42	88,657.97	41,461.30
Operating Profit	74,877.74	60,356.20	97,326.49	46,124.77
Net Profit	17,089.22	(60,892.13)	(15,583.15)	2,667.81

Key Ratios

	FY 15	FY16	FY17	H1 FY18
Earnings Per Share (Basic)	26.57	(83.01)	(15.72)	2.42
Earnings Per Share (Diluted)	26.57	(83.01)	(15.72)	2.42
Return on Equity	6.70%	(26.10%)	(7.78%)	2.73%
Return on Average Assets	0.27%	(0.94%)	(0.24%)	0.08%
Book Value per share (in Rs.)	398.02	246.82	188.62	162.23
Cost/ Income	51.93%	60.75%	47.67%	47.34%
Net Interest Margin	2.11%	2.11%	2.20%	2.07%



THANK YOU