



Relationship beyond banking

Performance Analysis

Q2 : FY 2018-19



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

(₹.in Crores)

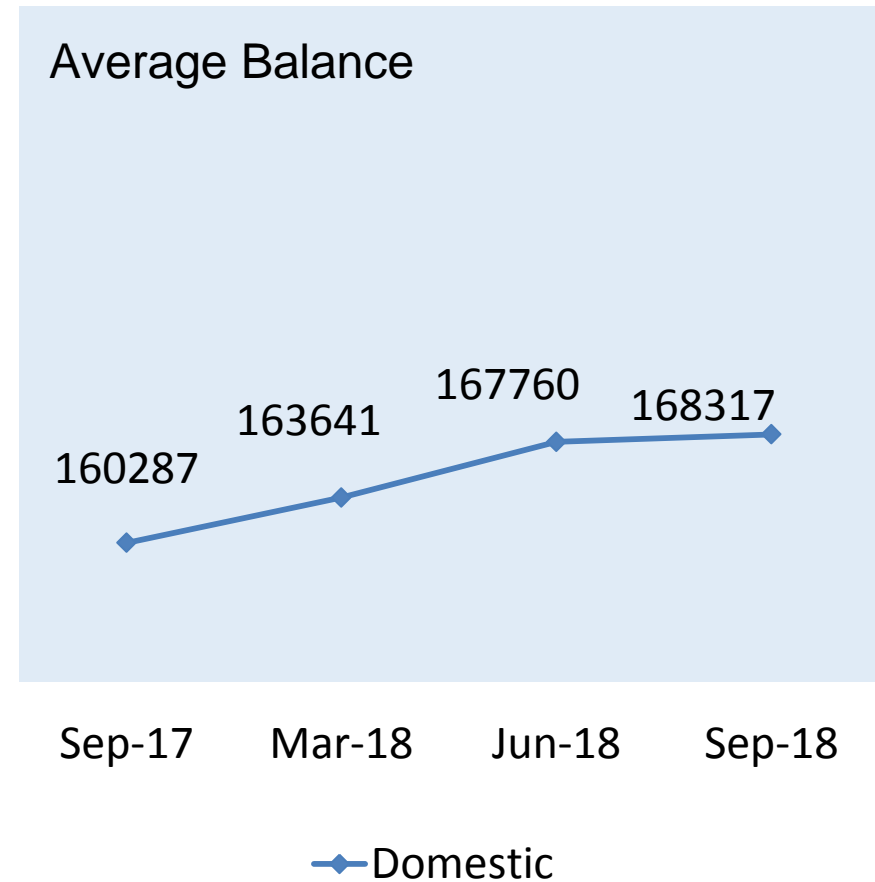
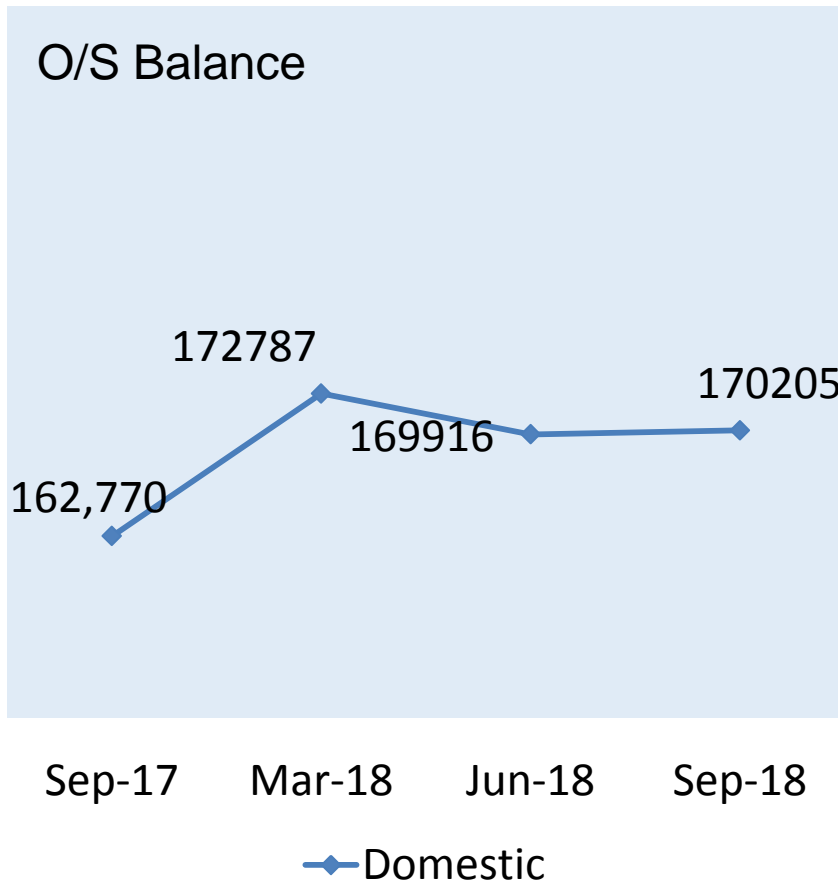
Business Mix (Deposits + Advances)	Sep17	Dec 17	Mar 18	June 18	Sep18	Variation (%) over Sep 17 Jun 18	
Global Business	934,403	905,541	896,850	878,351	888,320	-4.93	1.13
Domestic	700,902	694,636	714,712	702,130	720,241	2.76	2.58
Foreign	233,501	210,905	182,138	176,221	168,079	-28.02	-4.62
Global Deposits	543,716	526,003	520,854	514,604	512,142	-5.81	-0.48
Domestic	422,718	413,966	421,211	410,442	413,921	-2.08	0.85
Foreign	120,998	112,037	99,643	104,162	98,221	-18.82	-5.70
Global Advances (Gross)	390,687	379,538	375,995	363,747	376,178	-3.71	3.42
Domestic	278,185	280,670	293,500	291,688	306,320	10.11	5.02
Foreign	112,502	98,868	82,495	72,059	69,858	-37.91	-3.05

Cont...PERFORMANCE AT A GLANCE

Q2 FY19	
Parameter	Y-o-Y Growth / Rs. in crore
CASA Deposits	4.57 % (Rs 170,206 crore)
Priority Sector Advances	5.14 % (Rs 120,469 crore)
MSME Advances	1.03% (Rs 53,150 crore)
Retail Advances	18.16% (Rs 50,654 crore)
Provision Coverage Ratio	69.12 % (65.23 % in Sep-17)

CASA Growth - Domestic

(₹. in Crores)

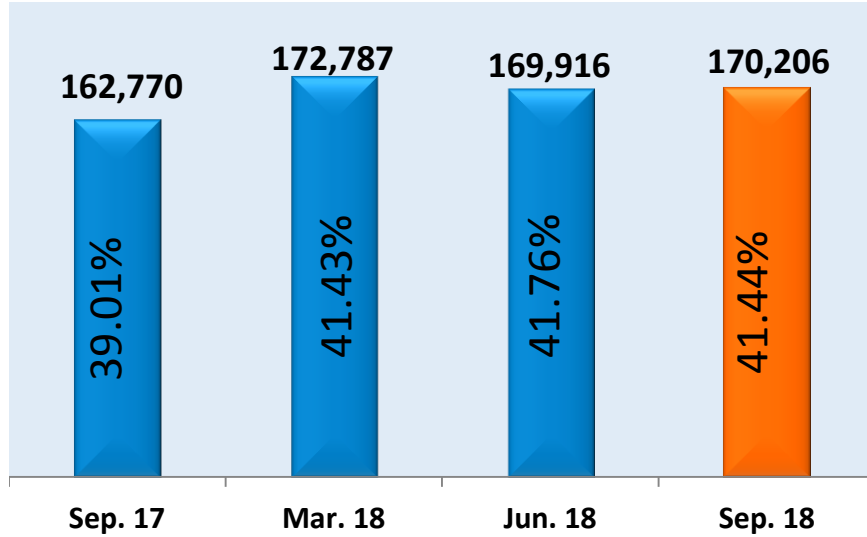


Average business growth is based on daily average for the respective quarter

CASA Profile - Domestic

CASA - Domestic

(₹. in Crores)



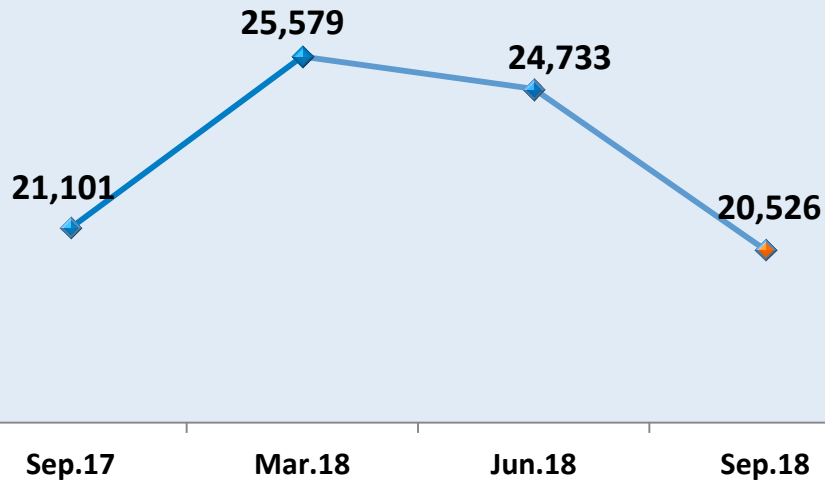
CASA Ratio: 41.44 %

CASA
Y-o-Y Growth: 4.57 %

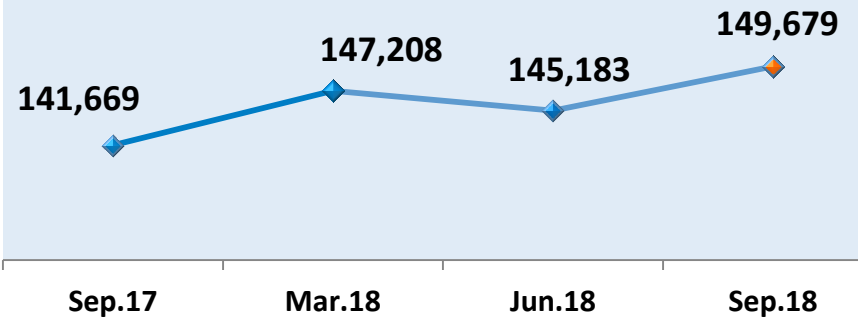
Current Deposit
Y-o-Y Growth: - 2.72 %

Savings Deposit
Y-o-Y Growth: 5.65 %

Current Deposits

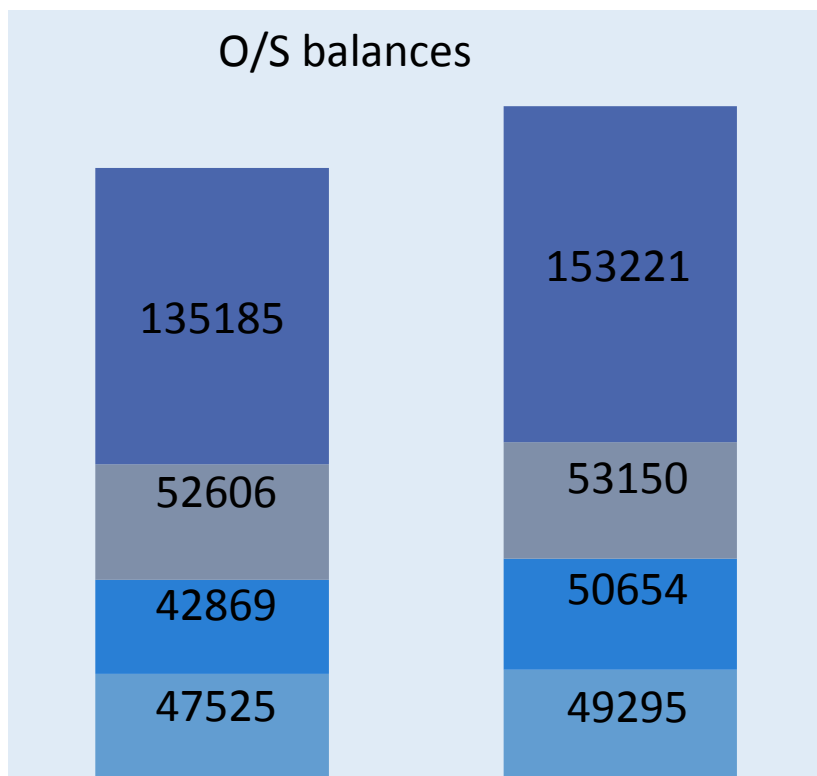


Saving Deposits



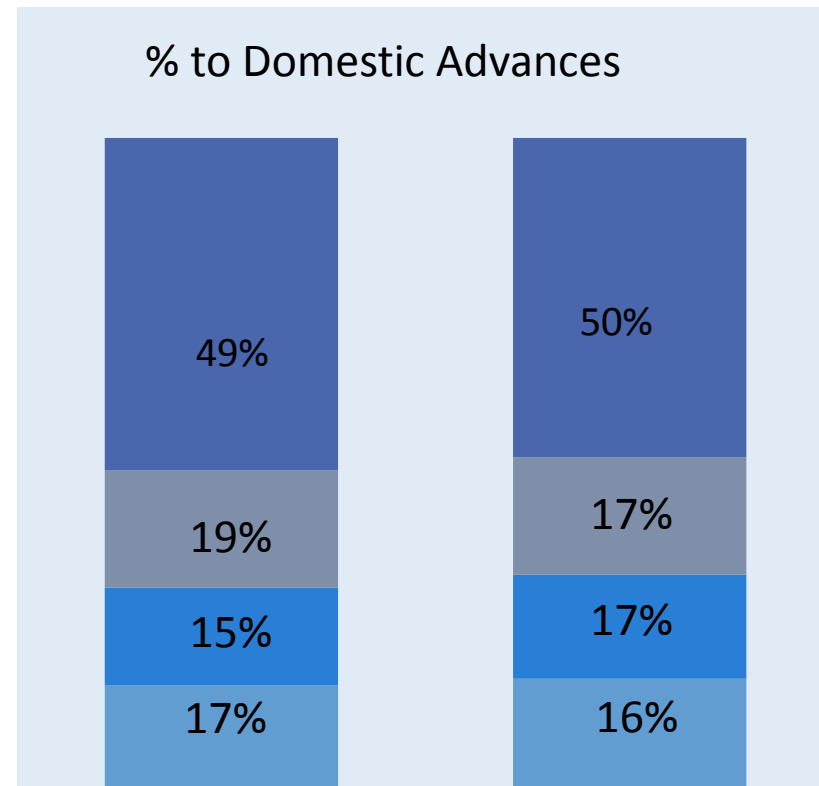
Sustained Improvement in "RAM" as Percentage of Total Domestic Credit

(₹. in Crores)



SEP-17
 Agriculture
 SME

SEP-18
 Retail
 Corporate



Sep-17
 Agriculture
 SME

Sep-18
 Retail
 Corporate

Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to Domestic Credit	
							Sep 17	Sep 18
Agriculture*	47,525	47,519	48,822	48,458	49,295	3.72	17.08	16.09
MSME	52,606	53,141	54,285	52,241	53,150	1.03	18.91	17.35
Retail	42,869	45,317	47,817	49,088	50,654	18.16	15.41	16.54
RAM	143,000	145,977	150,924	149,787	153,099	7.06	51.40	49.98
Corporate & Others	135,185	134,693	142,576	141,901	153,221	13.34	48.60	50.02
Total	278,185	280,670	293,500	291,688	306,320	10.11	100.00	100.00

*Excluding RIDF

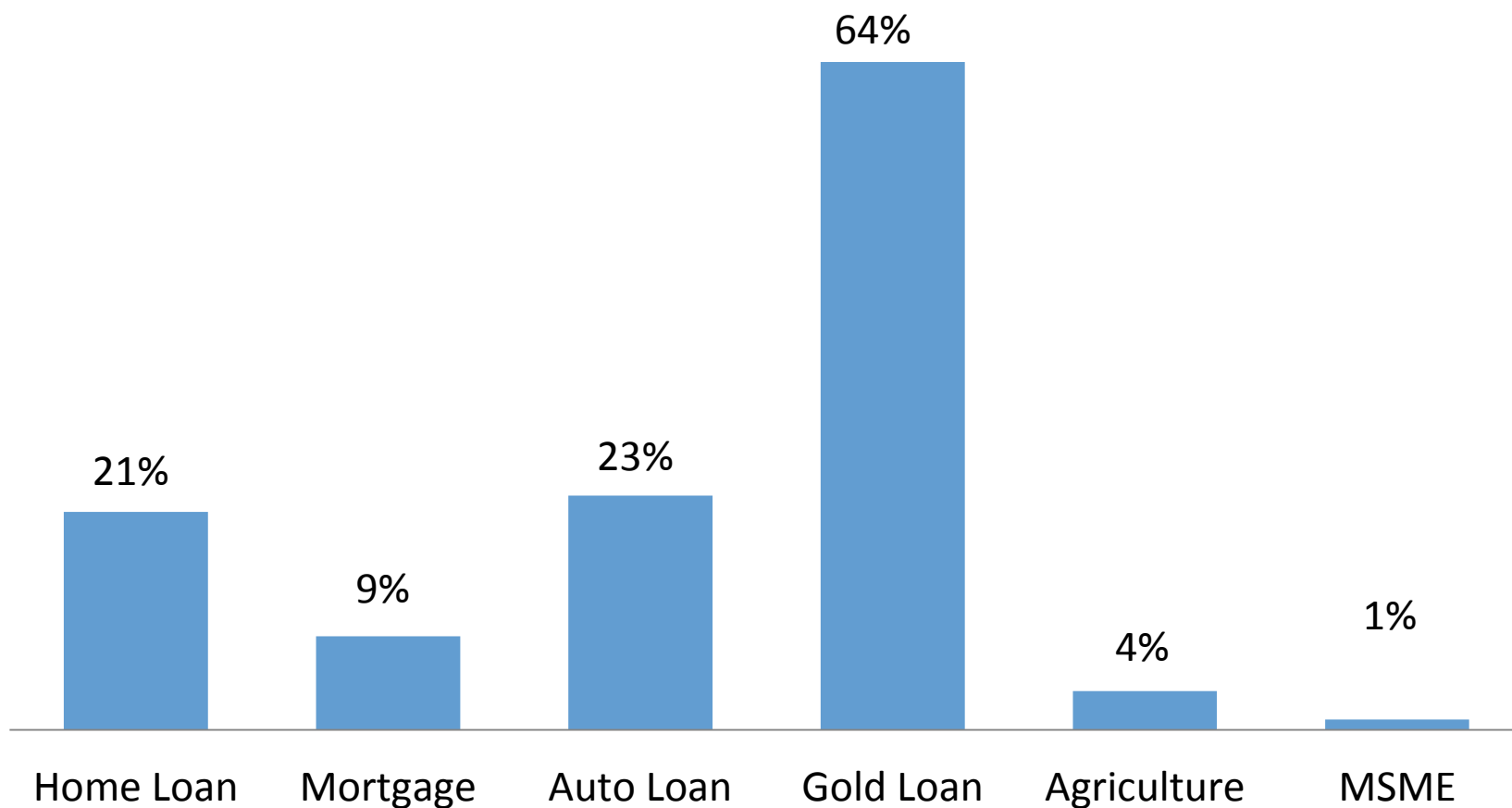
(₹ in Crores)

Particulars	Sep 17	Dec17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	%age to Retail Credit	
							Sep 17	Sep 18
Home	23,878	24,897	26,616	27,709	28,997	21.44	55.70	57.25
Mortgage	6,291	6,840	6,963	6,843	6,858	9.01	14.67	13.54
Auto	3,875	4,203	4,476	4,624	4,750	22.58	9.04	9.38
Education	3,187	3,398	3,341	3,343	3,371	5.77	7.43	6.65
Personal	1,385	1,480	1,589	1,620	1,640	18.41	3.23	3.24
Others	4,253	4,499	4,832	4,949	5,038*	18.46	9.92	9.95
Total	42,869	45,317	47,817	49,088	50,654	18.16	100.00	100.00

*As on 30.09.2018, breakup of other retail loan are TDR (Rs.929 crore), Staff loan (Rs 3,489 crore), Micro credit (Rs.78 crore) and other retail (Rs.542 crore).

Our Differentiated Focus Yielding Results

Credit Growth In Select Products as on 30.09.2018 (Y-o-Y)



Domestic Credit – Industry-wise

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	46,040	45,135	47,232	50,119	51,266	11.35	16.74
Basic Metal & Metal products	14,259	16,168	15,820	13,816	14,838	4.06	4.84
Textiles	9,850	9,588	9,749	9,609	9,225	-6.35	3.01
Gems & Jewellery	5,973	5,611	5,610	5,714	5,576	-6.65	1.82
Chemicals & Chemical products	5,509	5,632	5,789	6,428	7,112	29.10	2.32
Vehicles, vehicle parts & Transport equipment	3,020	3,038	3,785	3,110	3,172	5.03	1.04
Rubber, Plastic & their products	2,256	2,118	2,348	2,062	2,138	-5.23	0.70
Construction	1,155	1,327	2,237	2,199	3,687	219.22	1.20
Other Industries	24,674	26,908	30,787	28,100	19,500	-20.97	6.37
Total	112,736	115,525	123,357	121,157	126,004	11.77	41.13

Priority Sector Advances

Industry	Sep 17	Dec 17	Mar 18	June 18	Sep 18	Y-O-Y Growth %	% to ANBC
Agriculture*	53,387	51,266	51,938	50,801	51400	-3.72*	17.65
Out of which , S&MF	24,034	23,904	23,858	23,868	24729	2.89*	8.49
MSME	44,088	44,942	51,678	49,244	50195	13.85	
Out of which , Micro	20,905	21,834	24,051	23,115	23709	13.41	8.14
Housing Loan	12,660	12,999	13,690	14,112	14584	15.19	
Educational Loan	3,368	3,280	3,226	3,185	3224	-4.27	
Others	1,074	1,124	1,159	1,127	1066	-0.74	
Total Priority Sector Advances \$	114,577	113,611	121,691	118,469	120,469	5.14*	41.38

- ❖ *Growth excluding RIDF/IBPC in Total Priority Sector is 11.27%, Agriculture 3.73% and SF & MF 8.00%.
- ❖ Outstanding under RIDF is Rs.6320 crore
(out of which, NABARD -Rs.4505cr, SIDBI -Rs. 765cr and NHB -Rs. 1050 cr)
- ❖ ANBC Rs. 291152 Crore as of 30.09.2018.

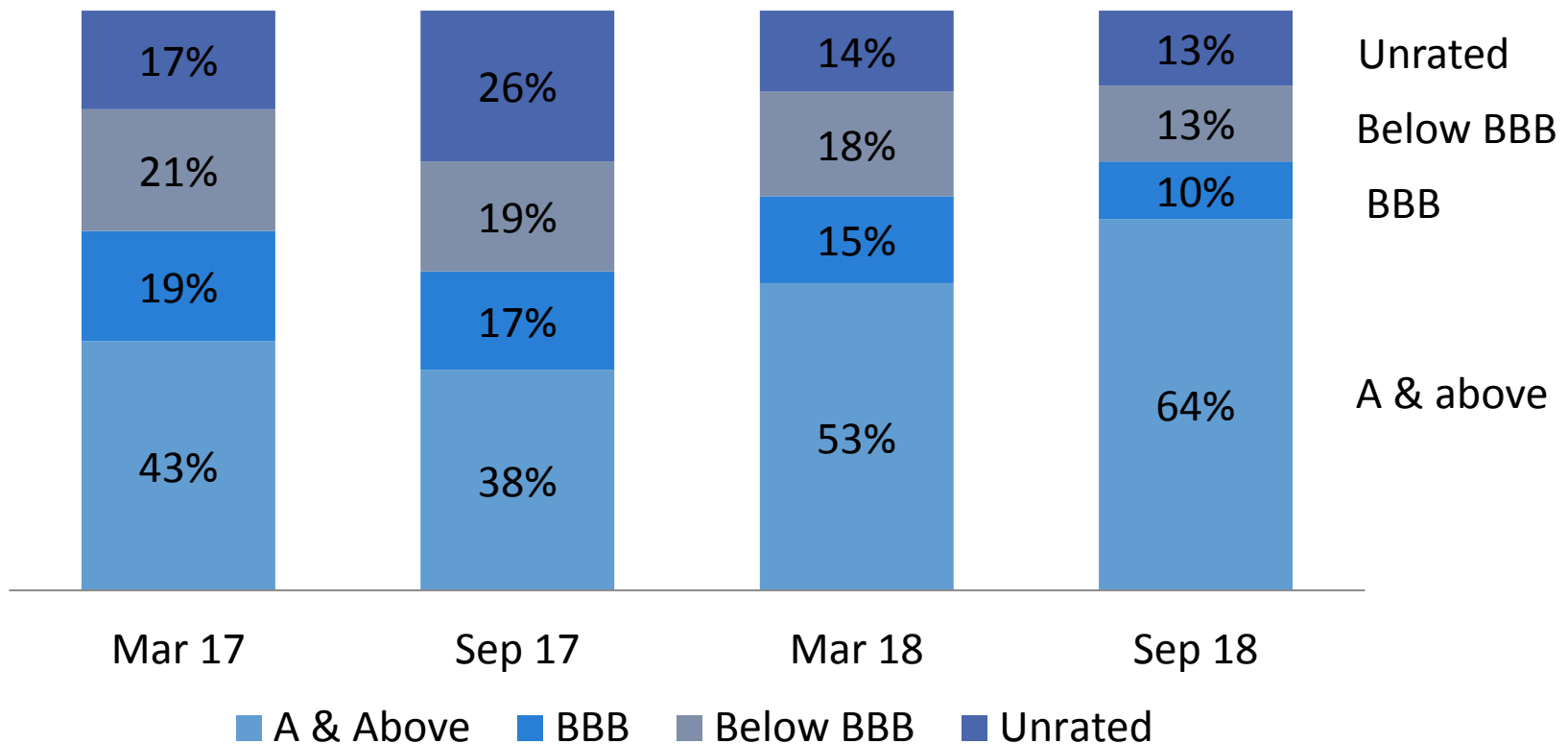
Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Sep. 17	Dec. 17	Mar 18	June 18	Sep. 18	Y-O-Y (%)
Power	30,395	28,800	30,826	33,985	33,804	11.22
<i>a) SEBs*</i>	11,693	11,415	11,752	14,228	13,074	11.81
<i>b) Others</i>	18,702	17,385	19,074	19,757	20,730	10.84
Roads and Ports	10,369	11,035	11,114	11,270	11,278	8.77
Telecom	653	653	649	640	462	-29.25
Other Infrastructure	5,817	5,841	5,692	5,272	5,722	-1.63
Total	47,234	46,329	48,281	51,167	51,266	8.54

*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs. 1049 Crore as on 30.09.2018.

Improving Rating Profile



External Rating Distribution of Domestic Advances above 5 crore

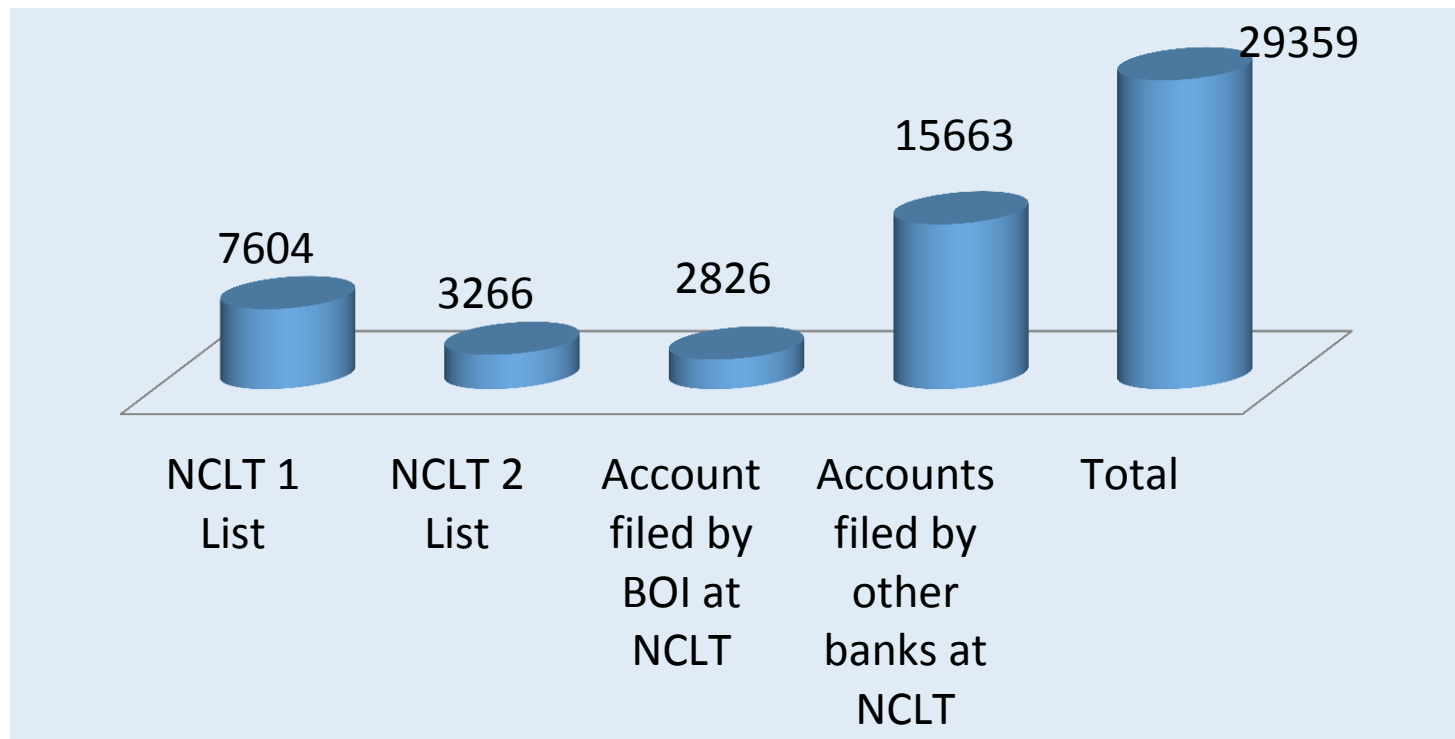


Sector wise breakup of Standard Restructured Advances

- 30.09.2018

Sector	Sept-17		Sept-18	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	33	5153	18	1,987
INFRA-POWER	21	4373	11	1,577
INFRA-TELECOM	2	191	-	-
INFRA-ROADS & PORTS	6	417	5	326
INFRA-OTHERS	4	172	2	84
AVIATION	1	2121	1	3,708
TEXTILES	14	405	6	27
ENGG	8	112	4	41
SUGAR	8	378	6	185
PHARMA	5	128	3	55
STEEL	6	214	5	144
CEMENT	5	219	4	192
SERVICES	10	122	6	75
HOTELS	15	108	10	109
OTHER METAL	4	142	2	6
AGRICULTURE	17	53	9	26
AUTOMOBILES	4	28	3	23
SERVICE-TRANSPORT RELATED	4	76	4	72
OTHERS	58,359	2,245	50,946	1,932
Standard Restructured Advances (Domestic)	58,493	11504	51,027	8,582
Standard Restructured Advances (Overseas)	4	315	3	399
Standard Restructured Advances (Total)	58497	11819	51030	8981

NCLT ACCOUNTS As on 30.09.2018



■ Exposure in INR crore

- Recovery in NCLT -1 list account is 1704 Crore.
- Resolution of NCLT accounts to lead to lower GNPA's.

Asset Quality – Sequential

(₹. in Crores)

Item	Sep 17	Dec 17	Mar 18	June 18	Sep 18
Gross NPA	49,307	64,249	62,328	60,604	61,561
Net NPA	23,566	36,117	28,207	27,932	25,994
Gross NPA %	12.62	16.93	16.58	16.66	16.36
Net NPA %	6.47	10.29	8.26	8.45	7.64
Provision Coverage Ratio %	65.23	56.96	65.85	66.67	69.12

Movement of NPA –(Q-o-Q)

(₹. in Crores)

Item	Sep 2017 Q2	Dec 2017 Q3	Mar 2018 Q4	June 2018 Q1	Sep 2018 Q2
Opening Balance	51,019	49,307	64,249	62328	60604
Less :					
Recovery	528	1,178	11,417	2,699	963
Upgradation	538	165	1,539	1,774	1,735
Write Off	2,787	2,044	1,938	3,922	161
Total reduction	3,853	3,387	14,894	8,395	2,859
Addition	2,141	18,329	12,973	6,671	3,816
Out of which					
1) Fresh Slippages	1846	17789	12171	5612	2,624
2) Debit in existing A/cs	210	225	241	621	452
3) Exchange fluctuation in overseas book	85	315	561	438	740
Closing Balance	49,307	64,249	62,328	60,604	61,561

Break up of Gross NPA

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18	%age to Domestic Credit	
						Sep 17	Sep 18
Large Corporate	17,608	20,615	26,112	23,275	32,005	6.33	10.45
Mid Corporate	7,606	8,114	9,848	9,067	*---	2.73	0.00
SME	8,391	8,463	8,422	8,859	9,127	3.02	2.98
AGRICULTURE	4,873	5,094	5,476	6,557	7,392	1.75	2.41
RETAIL	1,193	1,188	1,228	2,018	1,814	0.43	0.59
TOTAL (Domestic)	39,671	43,474	51,086	49,776	50,338	14.26	16.43
Total (Overseas)	9,636	20,775	11,242	10,828	11,223	8.57	16.07
Total (Global)	49,307	64,249	62,328	60,604	61,561	12.62	16.36

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

Investments (Domestic)

(₹. in Crores)

Particulars	Sep 17				Sep 18			
	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	Total
1. SLR Investments	33,671	75,785	687	110,143	24,463	81,870	-1.38	106,332
Of Which:								
Government Securities	33,671	75,785	687	110,143	24,463	81,870	-1.38	106,332
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	3.65	5.04	5.47	4.62	2.63	5.53	4.59	4.86
2. Non SLR Investments	13,054	1,941	0	14,995	15,992	8,961	1.53	24,954
M Duration	4.01	3.40	0	3.99	3.18	2.70	0	3.17
Total	46,725	77,726	687	125,138	40,455	90,831	0.15	131,286

Net Interest Income – (Quarter ended)

Particulars	Quarter ended				Sep 18	Variation (%) over	
	Sep 17	Dec 17	Mar 18	June 18		Sep 17	June 18
Interest Income	9,894	9,335	9,347	10,013*	9,770	-1.25	-2.43
a. From Advances	6,696	6,331	5,920	6,714	6,495	-3.00	-3.26
b. From Investments	2,240	2,290	2,416	2,446	2,435	8.71	-0.45
c. From Money Market Operations & Others	958	714	1,011	853	840	-12.32	-1.52
Interest Expended	6,986	6,834	6,783	6,659	6,843	-2.05	2.76
a. On Deposits	6,227	5,918	5,928	5,777	5,699	-8.48	-1.35
b. On Borrowings	498	663	603	601	863	73.29	43.59
c. Subordinated Bonds & Others	261	253	252	281	281	7.66	0.00
Net Interest Income	2,908	2,501	2,564	3,354	2,927	0.65	-12.73

- Including interest income of Rs. 377 Crores recognized on recovery from one NCLT account.

Non-Interest Income – (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				Sep 18	Variation (%) over	
	Sep 17	Dec 17	Mar 18	June 18		Sep 17	June 18
Commission, Exchange & Brokerage	306	334	377	265	278	-9.15	4.91
Profit from Sale of Investments	743	81	-34	-465	-198	-126.65	-57.42
Profit from Exchange Transactions	312	275	456	365	373	19.55	2.19
Recovery In W/o accounts	85	84	170	208	282	231.76	35.58
Other Non Interest Income	261	267	406	457	295	13.03	-35.45
Total Non-Interest Income	1,707	1,041	1,375	830	1,030	-39.66	24.10

Profitability - (Quarter ended)

Particulars	Quarter ended					Variation (%) over	
	Sep. 17	Dec 17	Mar 18	June 18	Sep. 18	Sep 17	June 18
1. Total Income	11,601	10376	10,722	10,843	10800	-6.90	-0.40
a. Interest Income	9,894	9335	9,347	10,013	9770	-1.25	-2.43
b. Non Interest Income	1,707	1041	1,375	830	1030	-39.66	24.10
2. Total Expenditure	9,368	9022	9,550	8,974	9153	-2.30	1.99
a. Interest expended	6,986	6834	6,783	6,659	6843	-2.05	2.76
b. Operating Expenses	2,382	2188	2,767	2,315	2310	-3.02	-0.22
3. Net Interest Income (NII)	2,908	2501	2,564	3,354	2927	0.65	-12.73
4. Operating Profit	2,233	1354	1,172	1,869	1647	-26.24	-11.88
5. Net Profit / Loss	179	-2341	-3969	95	-1156		

Provisions - (Quarter ended)

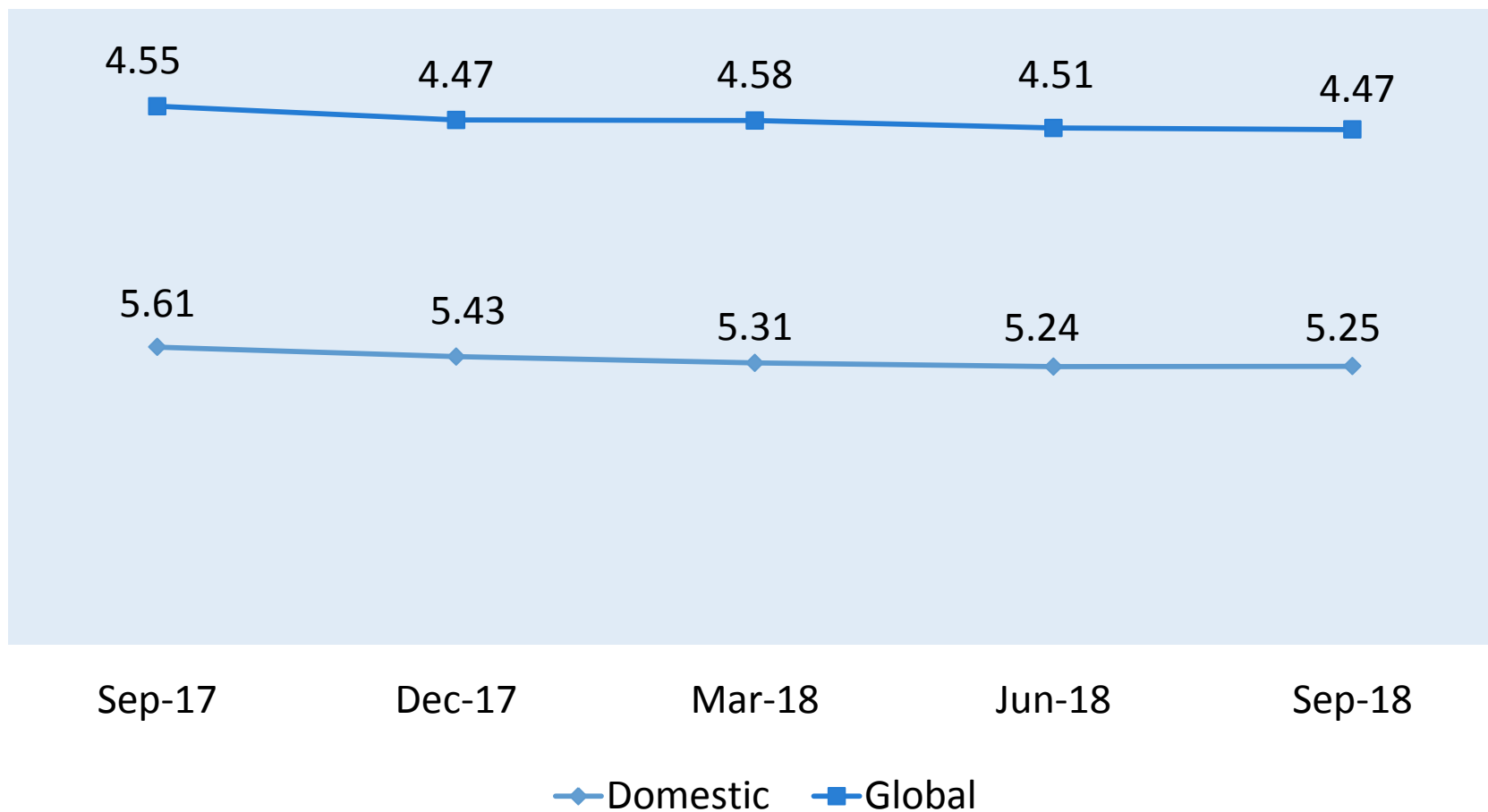
(₹. in Crores)

Particulars	Quarter ended				Sep. 18
	Sep. 17	Dec 17	Mar 18	June 18	
Operating Profit	2,233	1,354	1,172	1,869	1647
Provisions for					
B&D	1,867	4,373	6,699	2,260	2828
Standard Assets	55	-327	-470	-37	40
NPV / Others	-50	-53	93	-44	-72
Depreciation on Investment	81	906	351	385	547
Total Provisions before Tax	1,953	4,899	6,673	2,564	3343
Taxation	101	-1,204	-1,532	-790	-540
Net Profit /Loss	179	-2,341	-3,969	95	-1156

Key Financial Ratios - (Q-o-Q)

Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18
	Global	Global	Global	Global	Global
Cost of Deposits	4.55	4.47	4.58	4.51	4.47
Yield on Advances	7.47	7.01	6.74	8.13	7.85
Yield on Investments	7.27	7.20	7.21	7.22	7.40
NIM	2.15	1.88	1.65 (1.92 FY2018)	2.49	2.27
Cost to Income Ratio	51.61	61.77	70.24 (56.04 FY2018)	55.33	58.38
Provision Coverage Ratio	65.23	56.96	65.85	66.67	69.12
Credit Cost (Prov for B & D / Average Net Advances)	2.05	4.89	7.74 (4.27 FY 2018)	2.70	3.39

Cost of Deposits

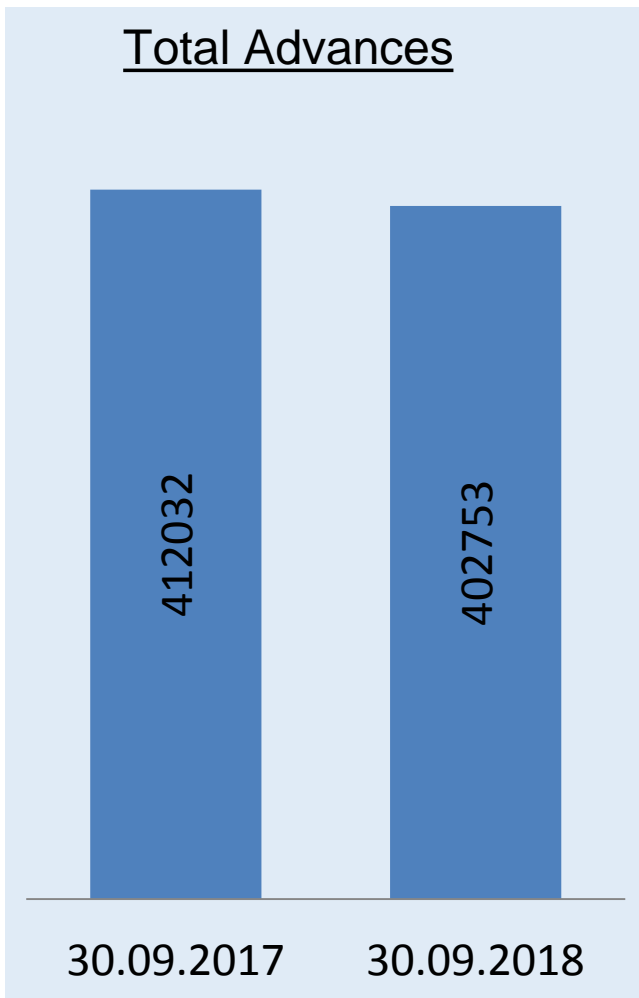


Capital Adequacy – Basel-III

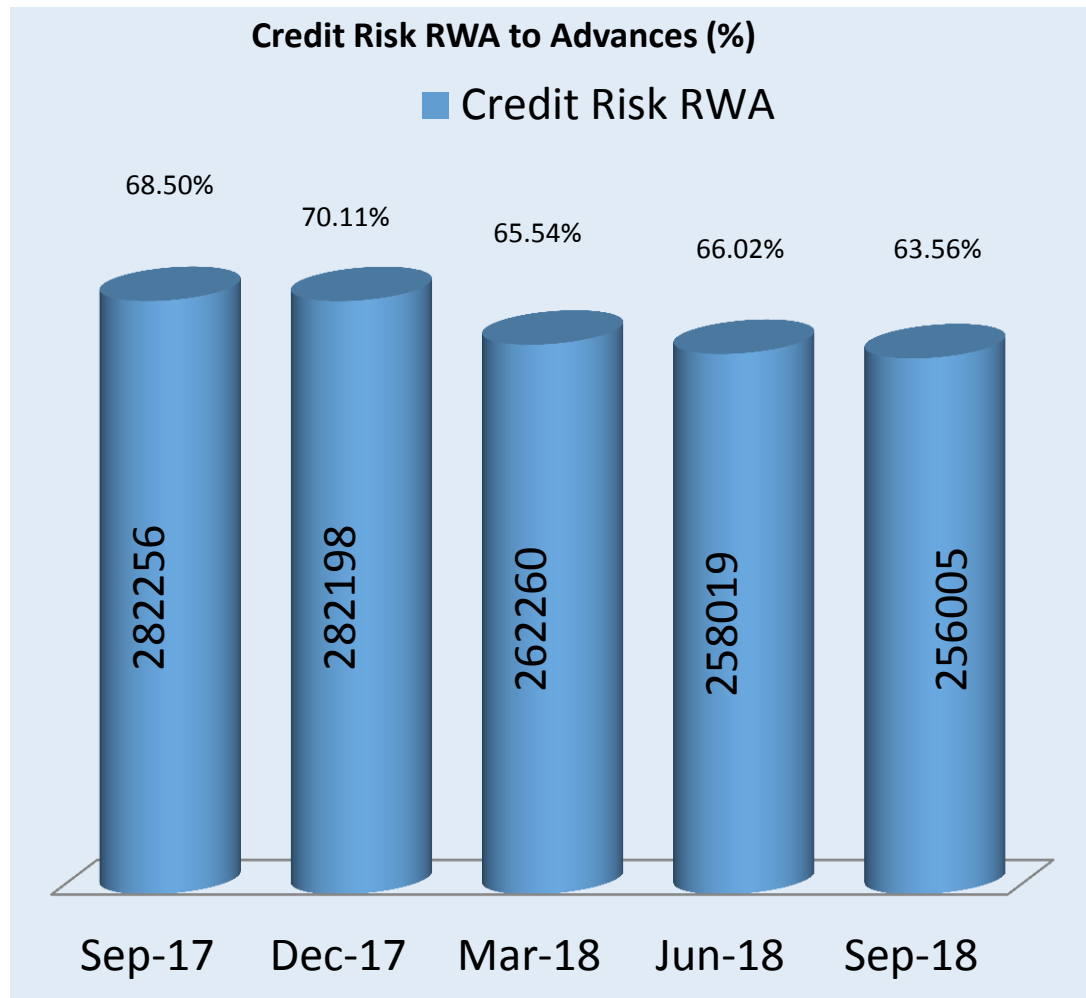
Particulars	Sep 17	Mar 18	Benchmark of CRAR (%) for Sep 18	Sep 18
Capital Adequacy - Basel III				
CET1 Capital	24,307	24,993		23,117
Tier I Capital	29,882	30,898		23,522
Tier II Capital	11,338	10,199		10,034
Total Capital(CRAR)	41,220	41,097		33,556
Total Assets	628,185	609,575		606,006
Risk Weighted Assets	336,926	317,546		306,904
CRAR – CET1 (%) including CCB	7.21	7.87	7.375	7.53
CRAR – Tier I (%)	8.86	9.73	7.00	7.66
CRAR - Tier II (%)	3.37	3.21	2.00	3.27
Capital Adequacy Basel III (%) (including CCB)	12.23	12.94	10.875	10.93

Capital Optimization

Total Advances



Credit Risk RWA to Advances (%)

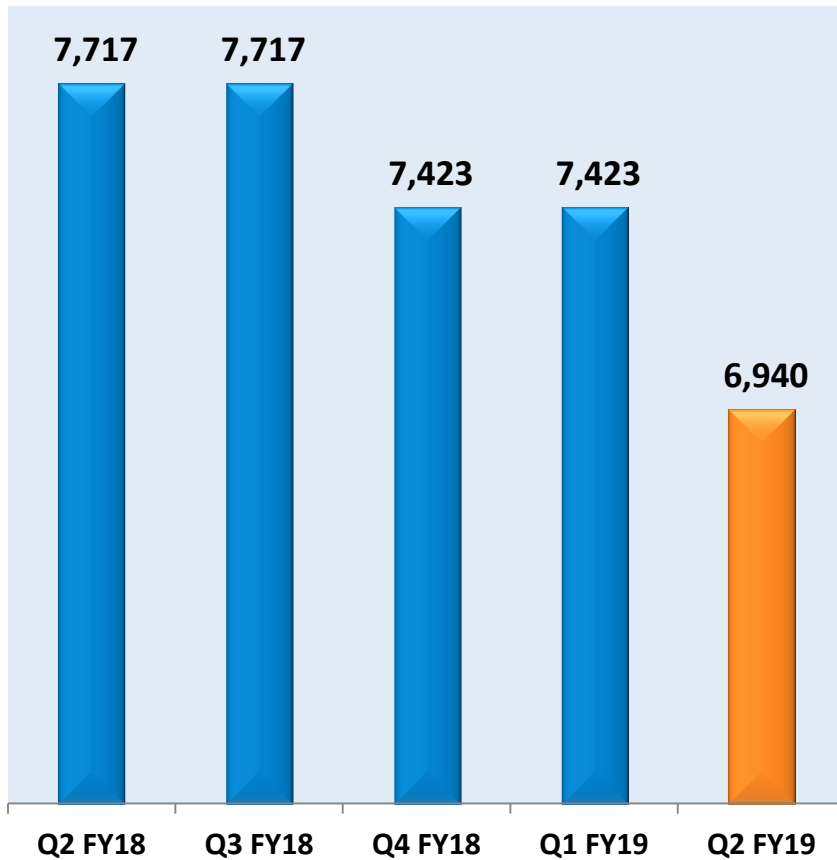


Particulars	Sep 17	Dec 17	Mar 18	June 18	Sep 18
Rural	2012	2013	2011	2011	2011
Semi-urban	1379	1380	1371	1371	1371
Urban	861	860	860	860	849
Metro	874	874	885	885	871
Domestic Branches	5126	5127	5127	5127	5102
Overseas Branches	29	29	29	29	26
Total	5155	5156	5156	5156	5128

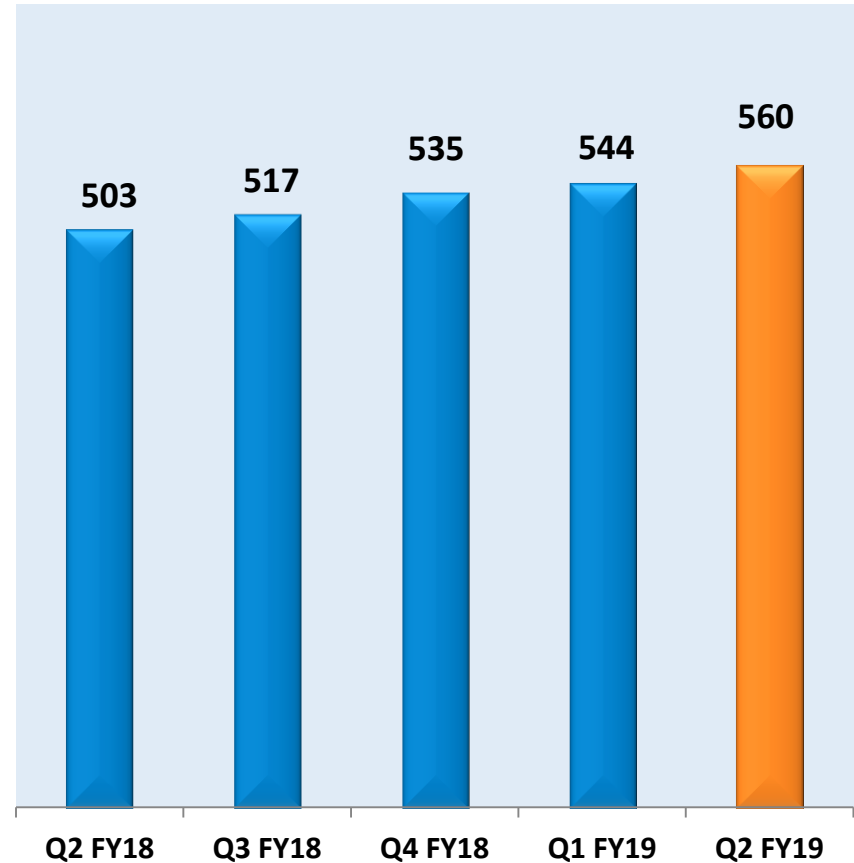
Branches Rationalization during FY 2018-19

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

ATM Roll-Out

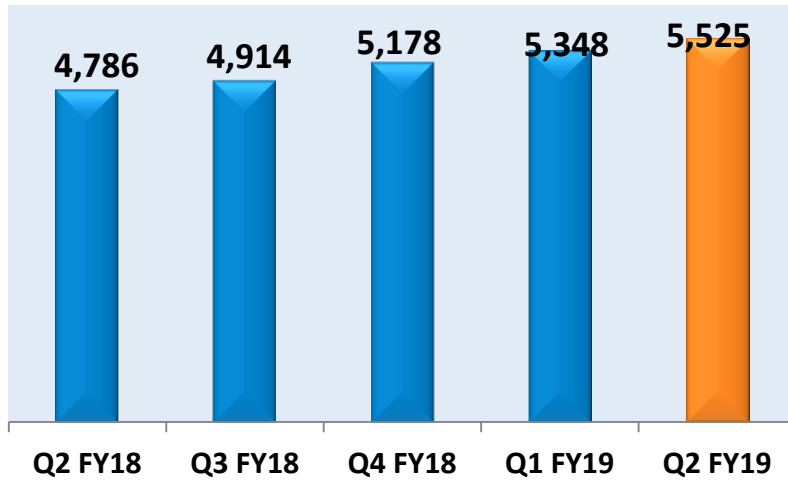


Debit Card (Rs in Lakh)

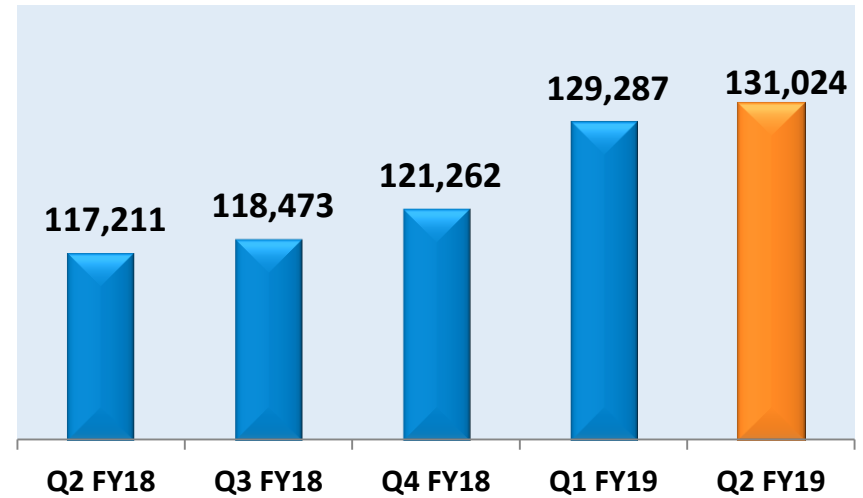


Delivery Channels (cont'd)

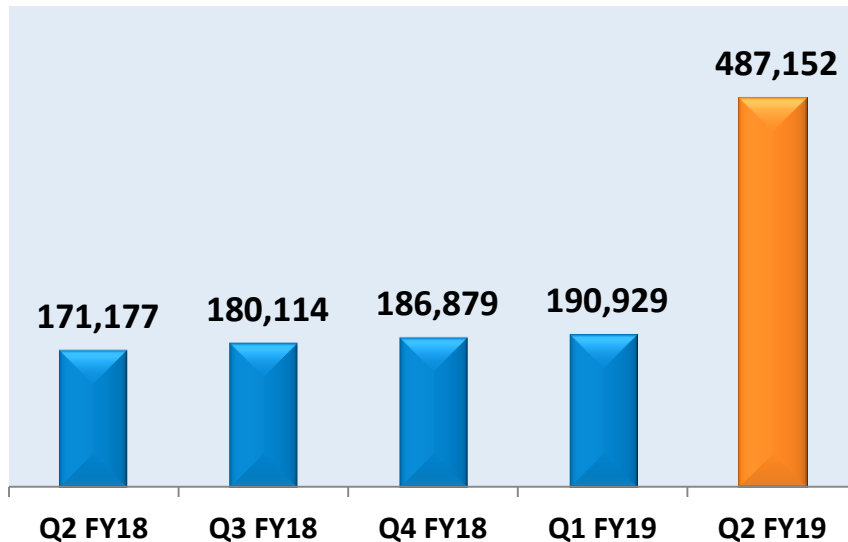
Internet Banking Users - Retail ('000)



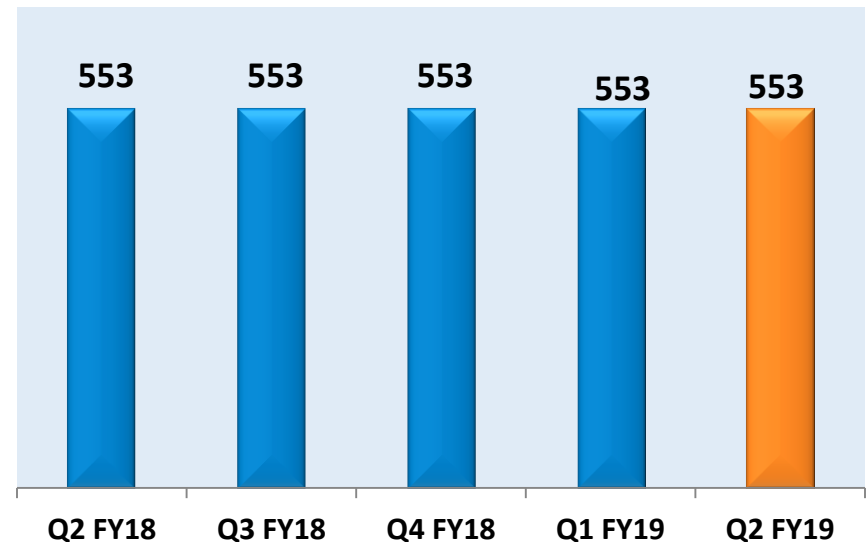
Internet Banking Users - Corporate



Mobile Banking Users



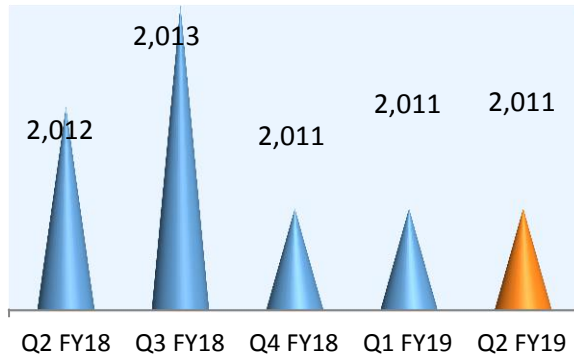
e-Galleries



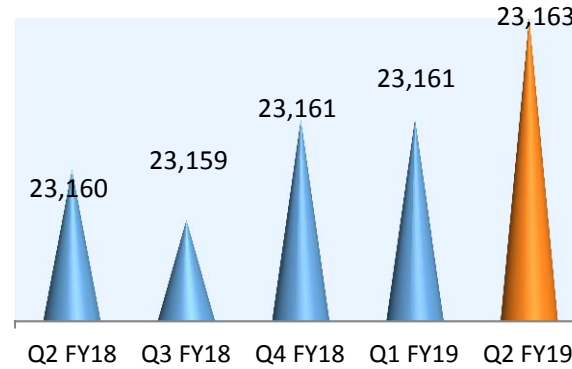
Performance Under Financial Inclusion

Particulars	As on 30.09.2017		As on 31.03.2018		As on 30.06.2018		As on 30.09.2018	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	183.49	3685.45	192.95	4,492.82	197.60	4540.85	204.64	4,850.89
Zero Balance Accts (Lacs)	36.68	-	35.05	-	35.33	-	36.68	-
PMSBY (Lacs)	36.22	-	36.12	-	36.29	-	37.40	-
PMJJBY (Lacs)	13.96	-	13.60	-	13.69	-	14.11	-
APY (Lacs)	2.85	-	4.23	-	4.40	-	5.43	-
PMMY Shishu (Actual)	409650	1983.45	583,572	2,414.73	605,797	2,467.56	620,960	2,577.47
PMMY Kishor	239920	4018.80	311,020	5,479.91	332,352	5,990.64	367,755	7,198.93
PMMY Tarun	55024	4136.66	68,305	5,150.41	73,385	5,427.78	81,423	6,288.51
PMMY Total	704594	10138.91	962,897	13,045.05	1,011,534	13,886.07	1,070,138	16,064.91

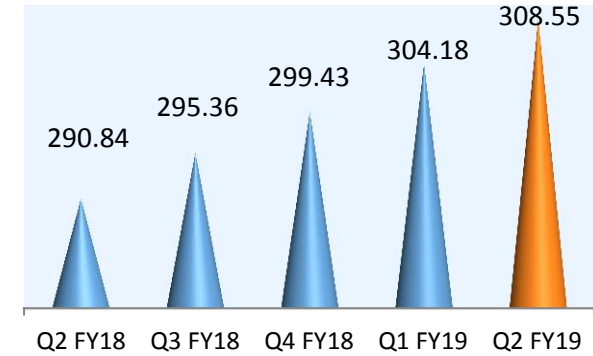
Rural Branches



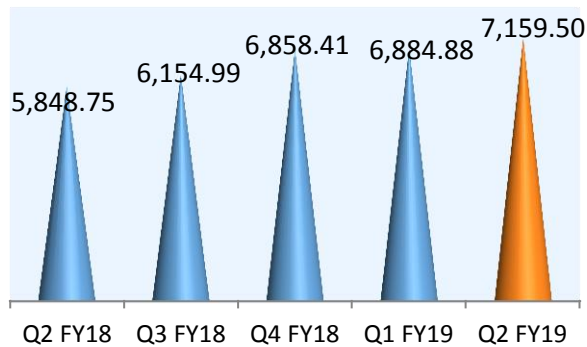
Unbanked Villages Covered



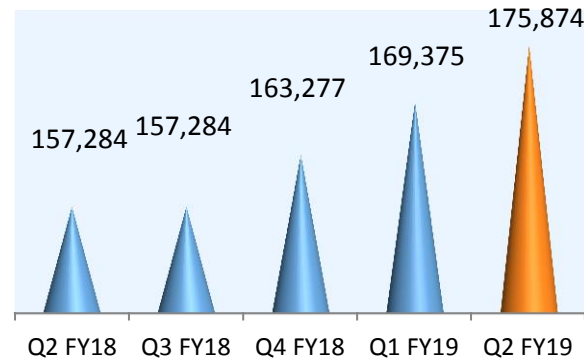
Total BSBD (NO Frill) Account (No in Lacs)



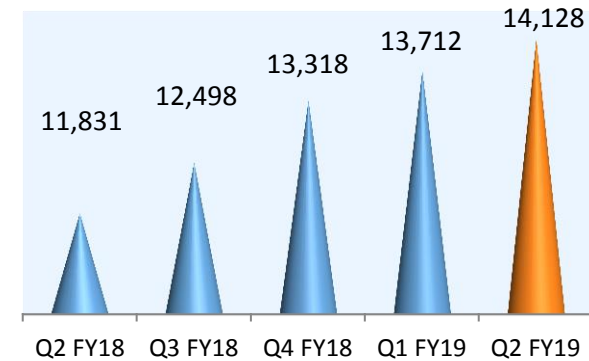
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



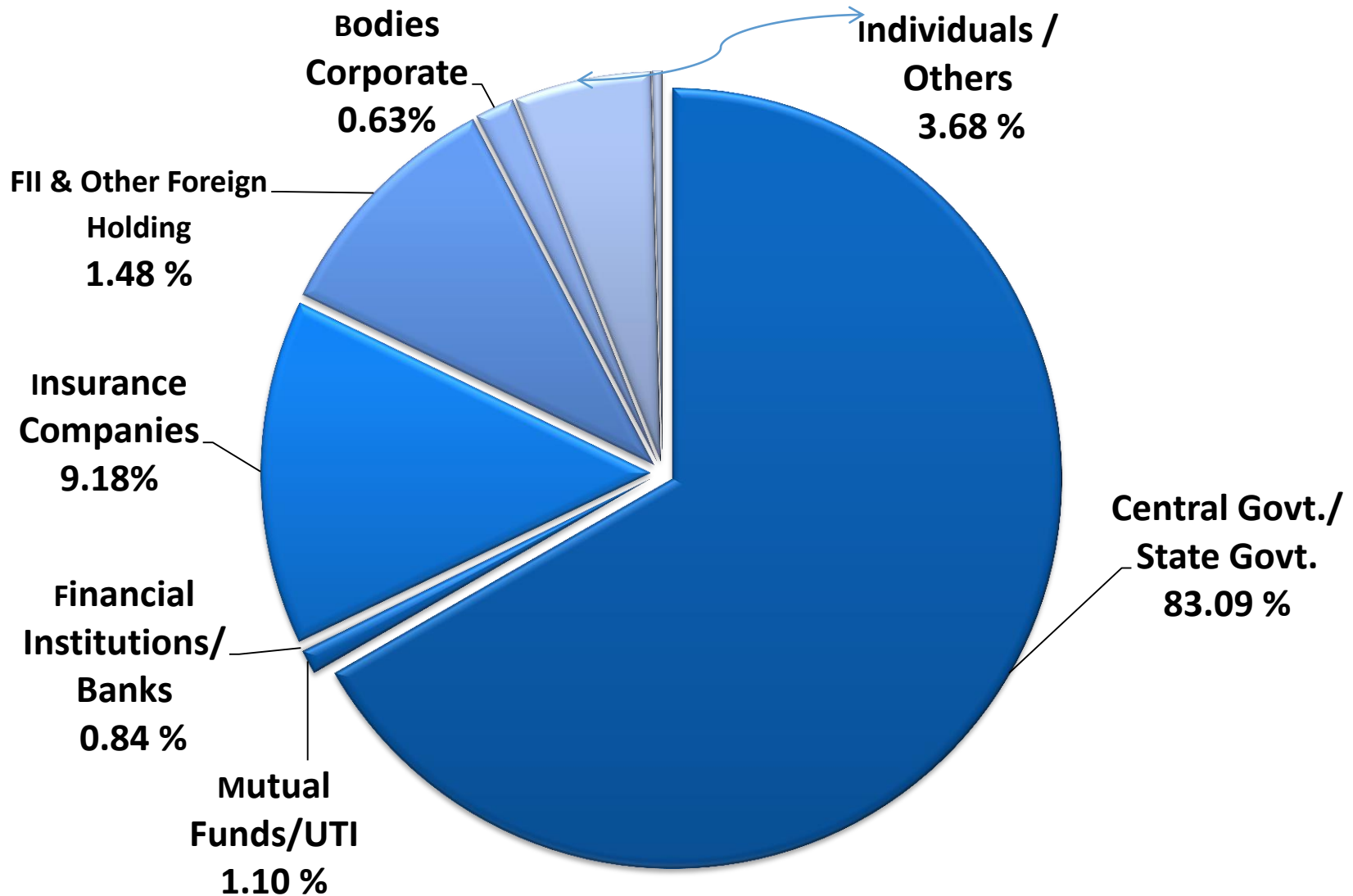
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken







Shareholding Pattern- 30.09.2018



- 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.

- Concept of **Area Managers** and **Star Prime** implemented for Business development, Recovery, Digitization at ground level and re-activation of branches and monthly Campaigns called “**Ghar Ghar Dastak / Mahotsav**” being organized.
- On-boarded the **Contactless Platform** for boosting MSME lending.
- To further boost growth under MUDRA, **launched various MUDRA centric schemes** like Star Weaver MUDRA scheme, Star e Rickshaw scheme etc.
- On boarded **TReDS platform** floated by RXIL for bill discounting of MSME customers.
- Special CASA campaigns “**Amantran**” organized with special focus on Government, Business Associates, HNIs & NRIs.
- Focus on Govt. Guaranteed Accounts and scouting **Most Desirable Accounts (MDA)** for enhancing quality advances.
- Strategy for re-balancing of portfolio in favour of **RAM advances** (Retail, Agriculture and MSME) and reducing exposure to Corporate sector.
- A non-discriminatory OTS Scheme called “**Mission Samaadhan**” formulated for quick resolution of NPAs.

- Created **War Rooms & Watch Rooms** in all Zonal Offices for accomplishing the Corporate recovery goals and better Credit Monitoring granularly.
- Rationalisation of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.
- **Star Mahashakti**- Under the ambit of Mahashakti project, large number of new projects have been introduced for internal and customer service purposes.
- **“Swarna Dhara”** – Gold Loans have been intensified.
- Refurbishing select branches as **“Star Digi”** branches with high end digitalized services for tech savvy customers.
- Focus on **Digitisation and Alternate Delivery Channels** such as internet Banking, Debit and Credit Cards, POS machines.
- Selected as an **“Authorized bank for Yen credit transaction by GOI-MOF”** for Yen credit transaction.
- Activation of 1437 Growth Centers through Business Correspondents (BCs) called **“Star Points”** for expanding our outreach.

-  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 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!