

Bank of India



Relationship beyond banking

PERFORMANCE ANALYSIS
Q2 : FY 2019-20

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

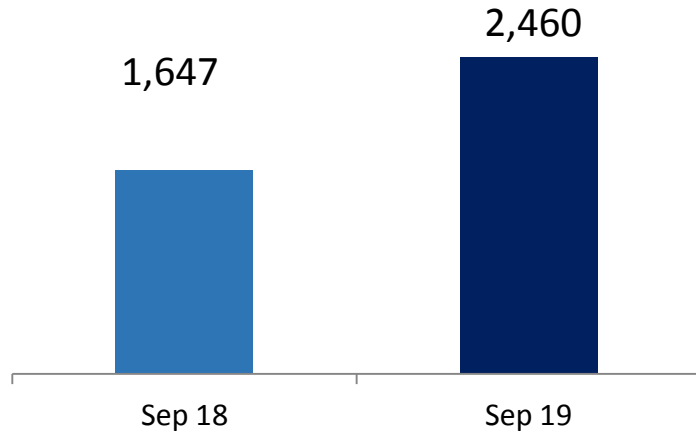


Business Mix (Deposits + Advances)	Sep 18	Jun 19	Sep 19	Variation (%) over Sep 18	(%) over Jun 19
Global Business	888,320	888,315	895,030	0.76	0.76
Domestic	720,241	751,263	758,172	5.27	0.92
Foreign	168,079	137,052	136,858	-18.58	-0.14
Global Deposits	512,142	512,237	518,037	1.15	1.13
Domestic	413,921	427,065	436,530	5.46	2.22
Foreign	98,221	85,172	81,507	-17.02	-4.30
Global Advances (Gross)	376,178	376,078	376,993	0.22	0.24
Domestic	306,320	324,198	321,642	5.00	-0.79
Foreign	69,858	51,880	55,351	-20.77	6.69

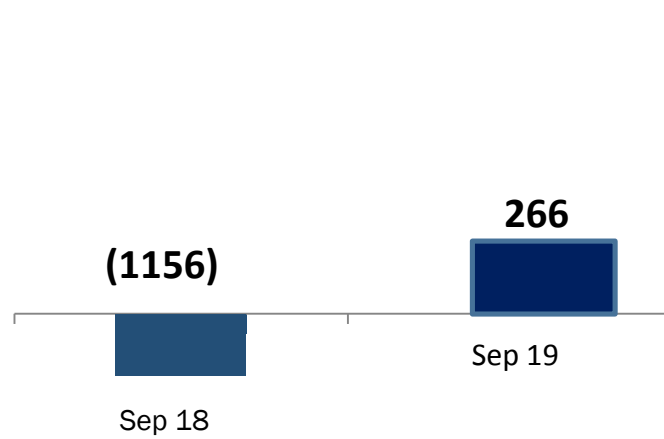
Performance Highlights



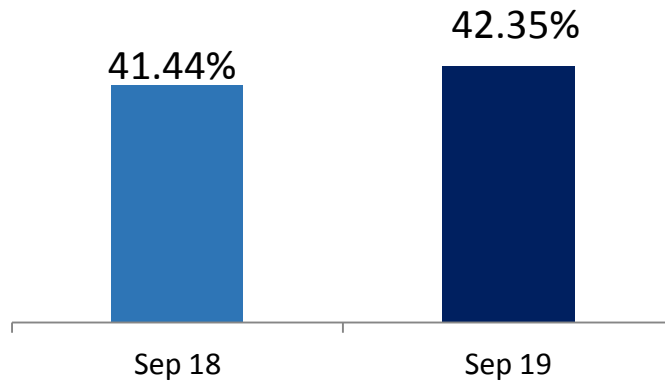
Operating Profit



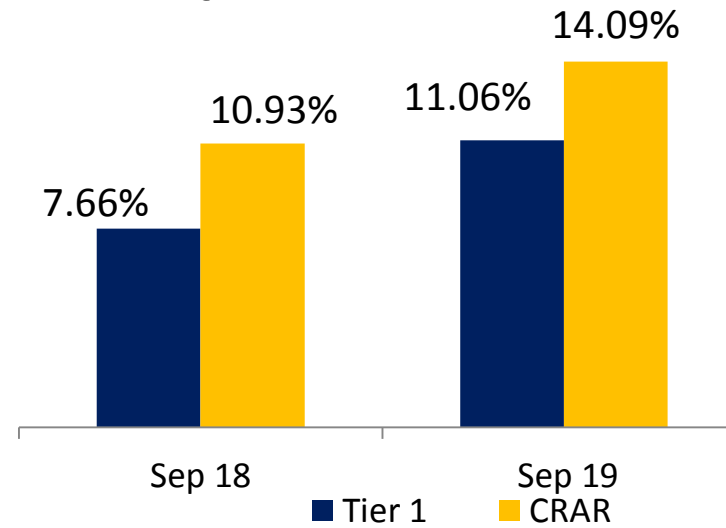
Net Profit



CASA(Domestic)



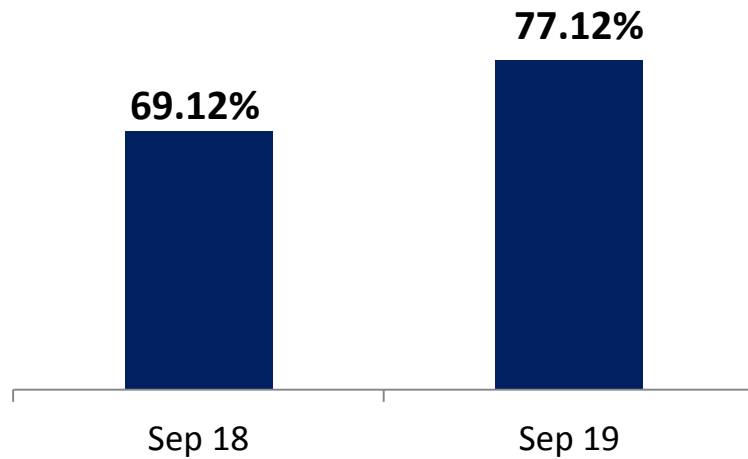
CRAR



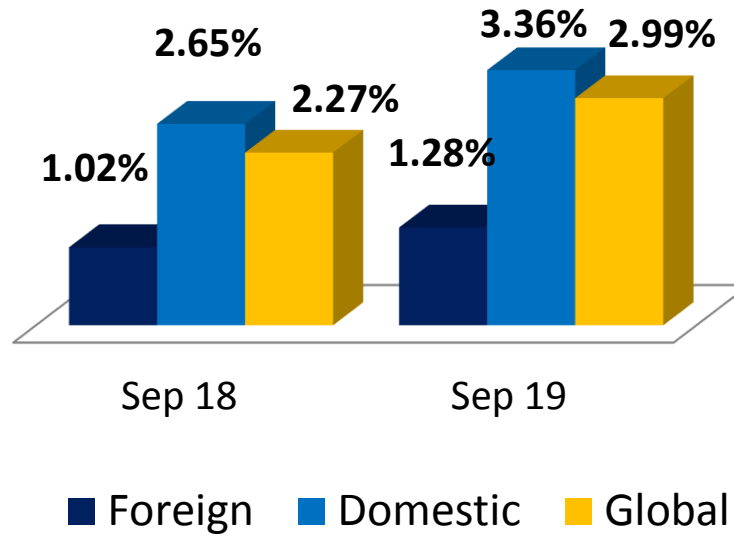
Performance Highlights (Cont'd)



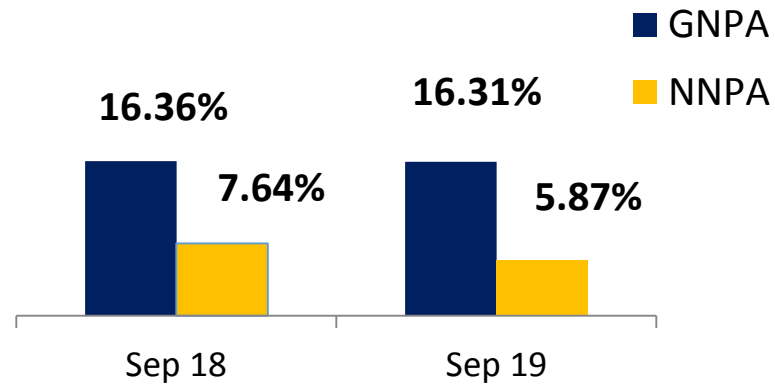
Provision Coverage Ratio



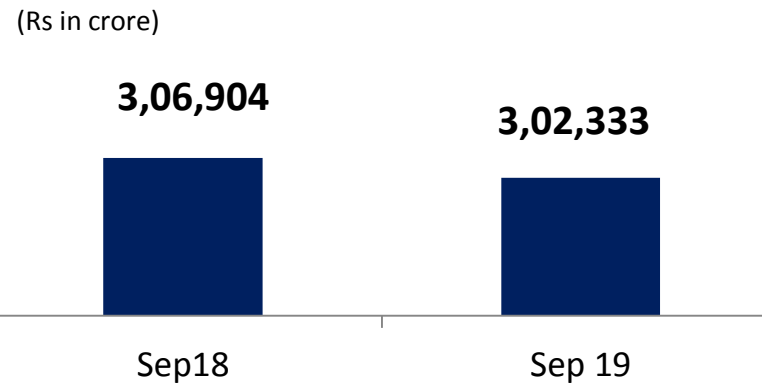
Net Interest Margin



NPA Ratio



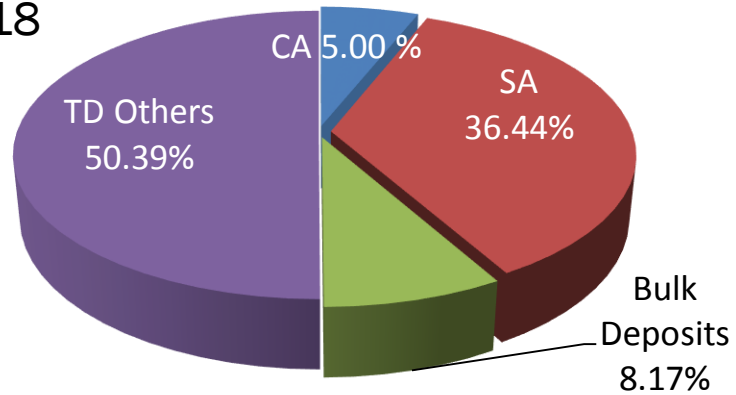
Risk Weighted Assets



Domestic Deposits - CASA

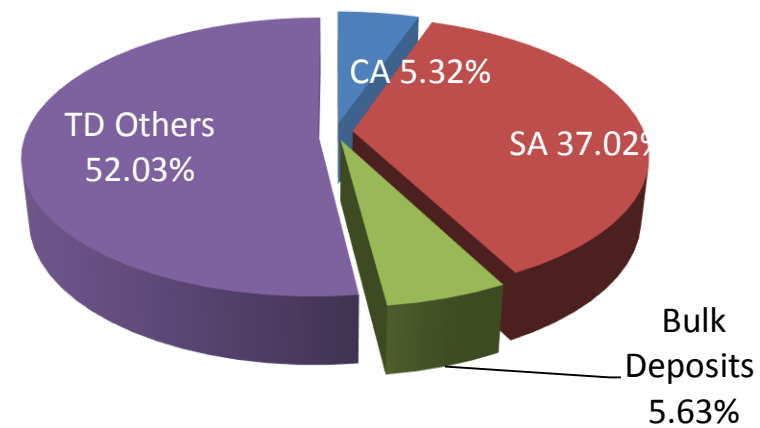


Sep 18



CASA : 41.44%

Sep 19



CASA : 42.35%

Type of deposits	Sep 18	June 19	Sep 19	Y-O-Y Growth
Current Account	20,526	24004	23,033	12.21
Saving Account	149,679	156182	160,365	7.14
CASA	170,206	180186	183,397	7.75

Key Sectors – Domestic



Industry	Sep 18	Jun 19	Sep 19	Y-O-Y Growth %	% to Domestic credit Sep 19
Agriculture*	49,295	50,076	50,841	3.14	15.80
MSME	53,150	53,672	53,862	1.34	16.75
Retail	50,654	56,897	57,665	13.84	17.93
RAM	153,099	160,645	162,368	6.05	50.48
Corporate & Others	125,740	133,983	129,456	2.96	40.25
Govt & Govt Guaranteed Advance	27,481	29,570	29,818	8.50	9.27
Total	306,320	324,198	321,642	5.00	100.00

Retail Credit



Particulars	Sep 18	Jun 19	Sep 19	Y-O-Y Growth %	% to Retail Credit Sep 19
Home	28,997	32,904	33,572	15.78	58.22
Mortgage	6,858	6,780	6,725	(1.94)	11.66
Auto	4,750	5,100	5,106	7.49	8.85
Education	3,371	3,245	3,235	(4.03)	5.61
Personal	1,640	1,659	1,674	2.07	2.90
Others	5,038	7,209	7,353	45.95	12.75
Total	50,654	56,897	57,665	100.00	100.00

Domestic Credit – Industry-wise



Particulars	Sep 18	Jun 19	Sep 19	% to Domestic Advances
Infrastructure	51,266	51,012	50,901	15.83
Basic Metal & Metal products	14,838	13,673	13,573	4.22
Textiles	9,225	8,087	8,193	2.55
Gems & Jewellery	5,576	4,845	4,715	1.47
Chemicals & Chemical products	7,112	5,418	5,538	1.72
Vehicles, vehicle parts & Transport equipment	3,172	3,106	3,089	0.96
Rubber, Plastic & their products	2,138	1,855	2,013	0.63
Construction	3,687	4,988	3,496	1.09
Other Industries	19,500	26,650	27,809	8.65
Total	126,004	119,634	119,328	37.10

Priority Sector Advances



Industry	Sep 18	Jun 19	Sep 19	Y-O-Y Growth %	% to ANBC
Agriculture	52434	51766	52318	(0.22)	17.00
Out of which, S&MF	24717	25730	26508	7.24	8.61
MSME	50194	50244	50547	0.70	
Out of which, Micro	23709	25700	25830	8.95	8.39
Housing Loan	15303	17210	17427	13.88	
Educational Loan	3224	3129	3122	(3.15)	
Others	1067	1102	1083	1.47	
Total Priority Sector Advances	122222	123452	124497	1.86	40.46

Advances - Infrastructure Sectors

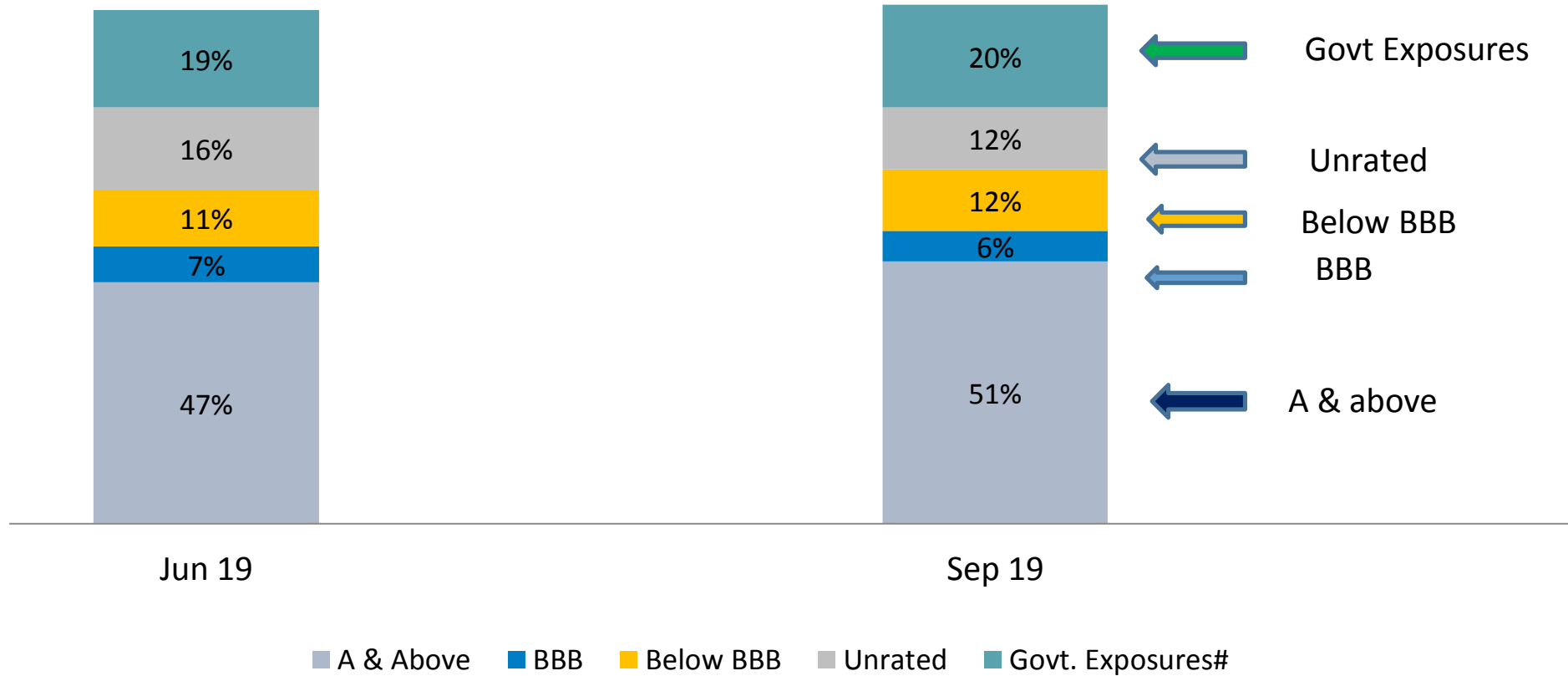


Particulars	Sep 18	Jun 19	Sep 19	Y-O-Y (%)
Power	33,804	33,599	32,417	(4.10)
<i>a) SEBs*</i>	13,074	12,946	13,026	(0.37)
<i>b) Others</i>	20,730	20,653	19,391	(6.46)
Roads and Ports	11,278	12,384	12,546	11.24
Telecom	462	488	486	5.19
Other Infrastructure	5,722	4,541	5,452	(4.72)
Total	51,266	51,012	50,901	(0.71)

Rating Profile



External Rating Distribution of Domestic Advances above 5 crore



SMA - 1 & 2 ACCOUNTS



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

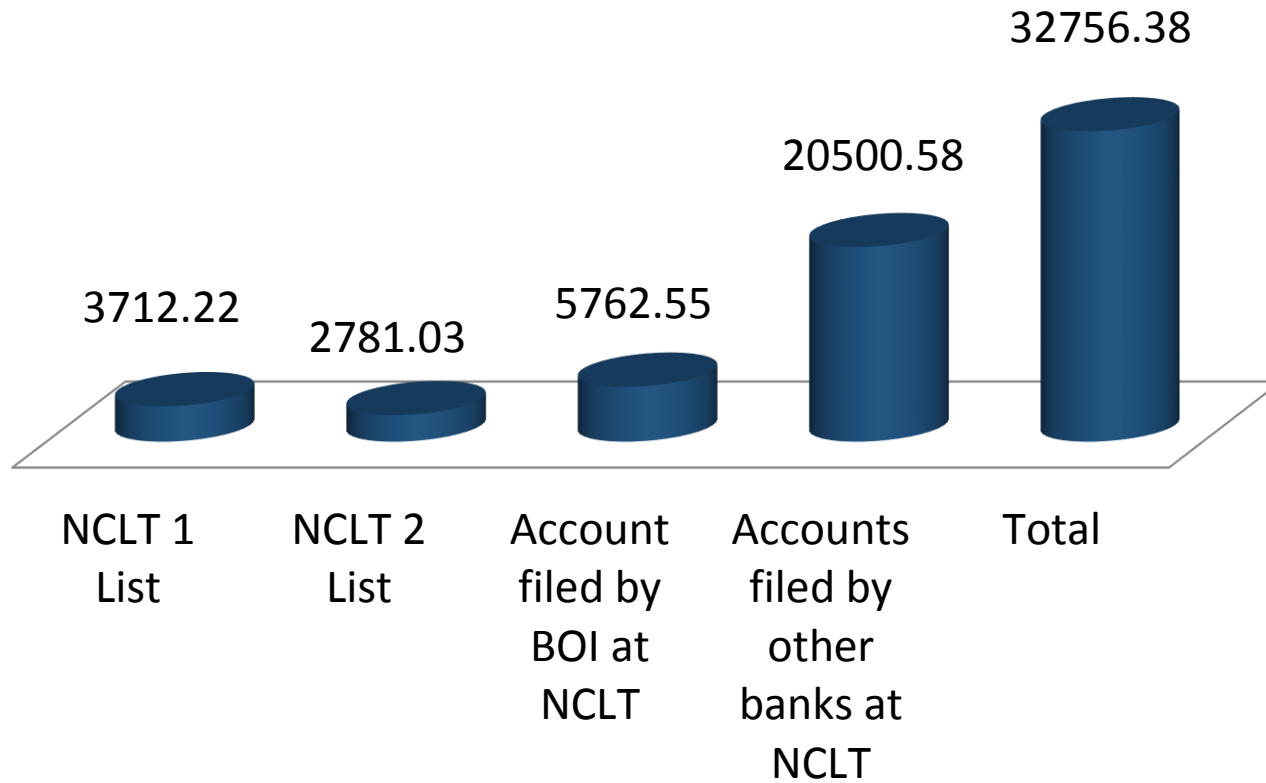
VERTICAL	Sep-18		June-19		Sep-19	
	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
SMA-1	121	2846	91	1296	107	5819
SMA-2	141	2829	96	5579	111	10490
TOTAL	262	5675	187	6875	218	16309

Sector breakup of Restructured Advances 30.09.2019



Sector	Sep-18	June-19	Sep-19
			Rs Cr
Infra	1987	1580	1625
Infra-power	1577	1382	1427
Infra-telecom	--	--	--
Infra-roads & ports	326	122	121
Infra-others	84	76	77
Aviation	3708	3614	3233
Textiles	27	42	34
Engg	41	63	77
Sugar	185	40	36
Pharma	55	14	10
Steel	144	52	48
Cement	192	192	193
Services	75	99	94
Hotels	109	108	111
Other metal	6	21	9
Agriculture	26	75	82
Automobiles	23	11	11
Service-transport related	72	71	73
Others	1931	2637	3274
Standard Restructured Advances (Domestic)	8581	8619	8910
Standard Restructured Advances (Overseas)	399	51	47
Standard Restructured Advances (Total)	8980	8670	8957

NCLT ACCOUNTS as on 30.09.2019



Gross Exposure in INR crore

Asset Quality – Sequential



Item	Sep 18	Jun 19	Sep 19
Gross NPA	61,561	62,068	61476
Net NPA	25,994	19,288	19646
Gross NPA %	16.36	16.50	16.31
Net NPA %	7.64	5.79	5.87
Provision Coverage Ratio %	69.12	77.18	77.12

Movement of NPA



Item	Sep 18	Jun 19	Sep 19
Opening Balance	60,604	60,661	62068
Less :			
Recovery	963	1,052	966
Upgradation	1,735	535	294
Write Off	161	689	2498
Total reduction	2,859	2,276	3758
Slippages	3,816	3,683	3166
Closing Balance	61,561	62,068	61476

Break up of Gross NPA



Particulars	Sep 18	Jun 19	Sep 19	%age to Domestic Credit	
				Sep 18	Sep 19
Large Corporate	32,005	32,372	32537	20.05	19.45
MSME	9,127	9,419	9041	18.50	18.15
AGRICULTURE	7,392	9,063	8577	15.76	18.05
RETAIL	1,814	1,938	1693	3.59	2.97
TOTAL (Domestic)	50,338	52,792	51848	16.43	16.12
Total (Overseas)	11,223	9,276	9627	16.07	17.39
Total (Global)	61,561	62,068	61476	16.36	16.31

Investments (Domestic)



	Sep 18				Sep 19			
Particulars	AFS	HTM	HFT	TOTAL	AFS	HTM	HFT	TOTAL
SLR Investments	24,463	81,870	(1.38)	106,332	29,134	79,749	643	109,526
Of Which:								
Government Securities	24,463	81,870	(1.38)	10,6332	29,134	79,749	643	109,526
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	2.63	–	4.59	–	1.77	–	4.67	–
Non SLR Investments	15,992	8961	1.53	24,954	13,613	23,695	–	37,308
M Duration	3.18	–	–	–	3.43	–	–	–
Total	40,455	90,831	0.15	131,286	42,747	103,444	643	146,834

Net Interest Income – (Quarter ended)



Particulars	Quarter ended			Variation (%) over	
	Sep 18	Jun 19	Sep 19	Sep 18	Jun 19
Interest Income	9,770	10,332	10,658	9.09	3.16
a. From Advances	6,495	6,924	7,342	13.04	6.04
b. From Investments	2,435	2,631	2,588	6.28	-1.63
c. From Money Market Operations & Others	840	777	728	-13.33	-6.19
Interest Expended	6,843	6,847	6,798	-0.66	-0.72
a. On Deposits	5,699	5,847	5,916	3.81	1.18
b. On Borrowings	863	768	653	-24.33	-14.86
c. Subordinated Bonds & Others	281	232	229	-18.51	-0.87
Net Interest Income	2,927	3,485	3,860	31.88	10.76

Non-Interest Income – (Quarter ended)



Particulars	Quarter ended			Variation (%) over	
	Sep 18	Jun 19	Sep 19	Sep 18	Jun 19
Commission, Exchange & Brokerage	278	321	392	41.01	22.12
Profit from Sale of Investments	(198)	173	112	156	-35.26
Profit from Exchange Transactions	373	294	405	8.58	37.76
Recovery In W/o accounts	282	89	98	-65.25	10.11
Other Non Interest Income	295	318	321	8.81	0.94
Total Non-Interest Income	1,030	1195	1327	28.83	11.05

Profitability - (Quarter ended)



Particulars	Quarter ended			Variation (%)	
	Sep 18	Jun 19	Sep 19	over	
				Sep 18	Jun 19
1. Total Income	10800	11527	11985	10.97	3.97
a. Interest Income	9770	10332	10658	9.09	3.16
b. Non Interest Income	1030	1195	1327	28.83	11.05
2. Total Expenditure	9153	9256	9526	4.08	2.92
a. Interest expended	6843	6847	6798	-0.66	-0.72
b. Operating Expenses	2310	2409	2728	18.10	13.24
3. Net Interest Income (NII)	2927	3485	3860	31.88	10.76
4. Operating Profit	1647	2271	2460	49.36	8.32

Provisions - (Quarter ended)



Particulars	Sep 18	Jun 19	Sep 19
Operating Profit	1647	2271	2460
Provisions for			
B&D	2828	1873	1452
Standard Assets	40	(89)	225
NPV / Others	(72)	6	327
Depreciation on Investment	547	121	49
Total Provisions before Tax	3343	1911	2053
Taxation	(540)	117	141
Net Profit (PAT)	(1156)	243	266

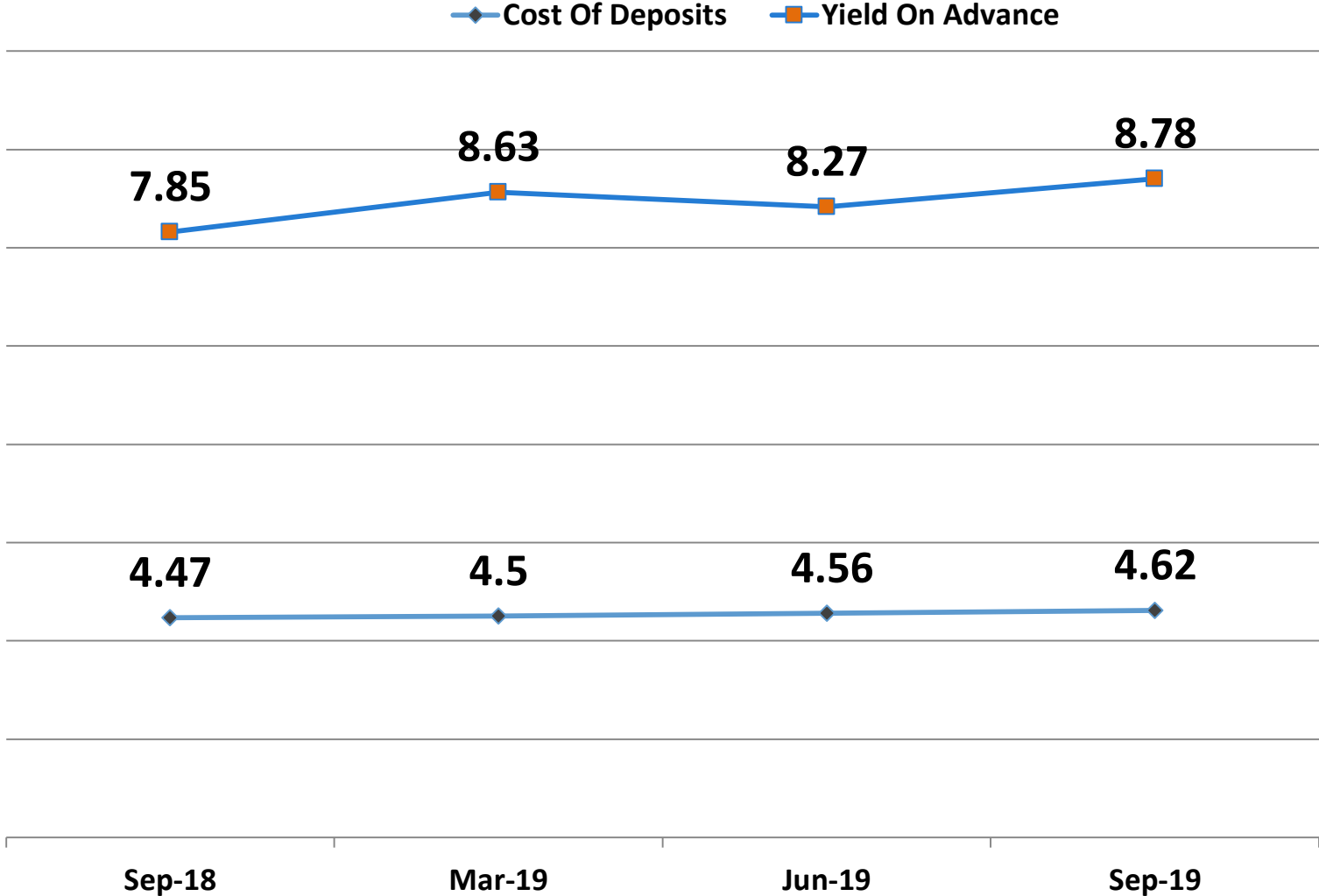
➔ *In respect of one standard HFC Account Bank has made a provision of Rs. 201 crore*

Financial Ratios - (Q-o-Q)



Particulars	Sep 18			June 19			Sep 19		
	Domestic	Foreign	Global	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.25	1.21	4.47	5.17	1.66	4.56	5.17	1.76	4.62
Yield on Advances	8.81	3.72	7.85	8.94	4.00	8.27	9.54	4.15	8.78
Yield on Investments	7.49	5.49	7.40	7.44	6.11	7.38	7.28	6.19	7.23
NIM	2.65	1.02	2.27	3.03	1.10	2.67	3.36	1.28	2.99
Cost to Income Ratio	61.34	27.86	58.38	53.08	29.24	51.47	54.75	25.14	52.58
Provision Coverage Ratio	69.35	67.76	69.12	77.33	76.17	77.18	77.26	76.19	77.12

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

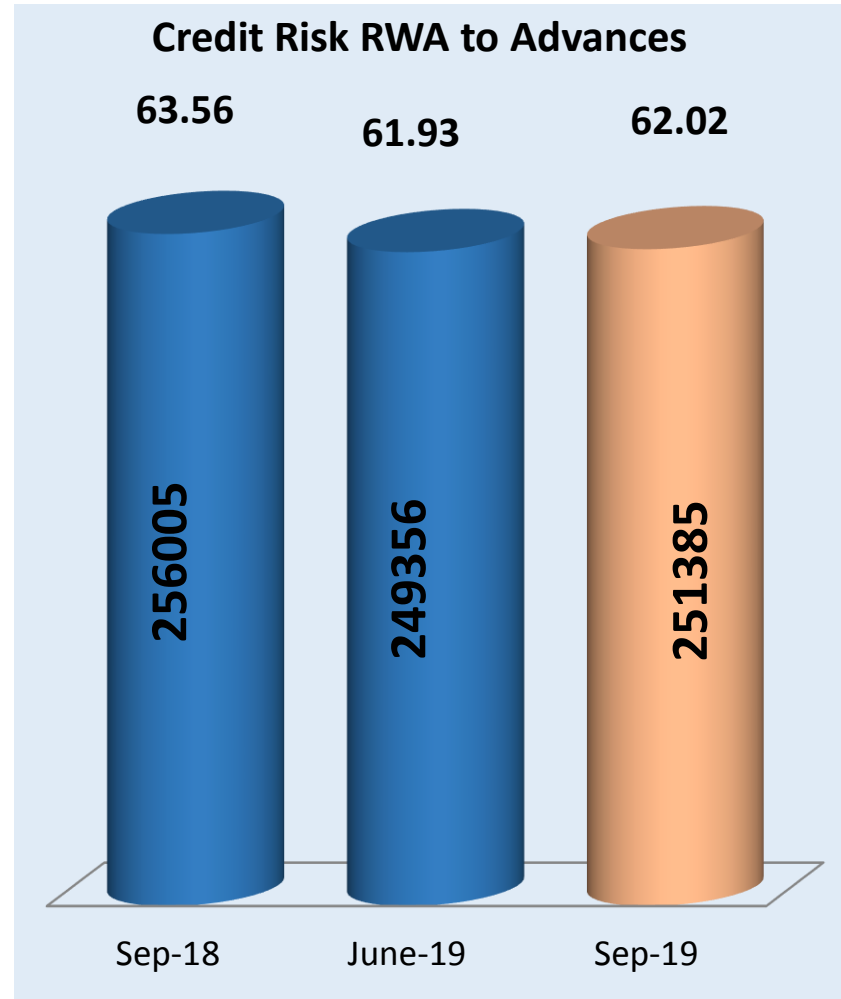
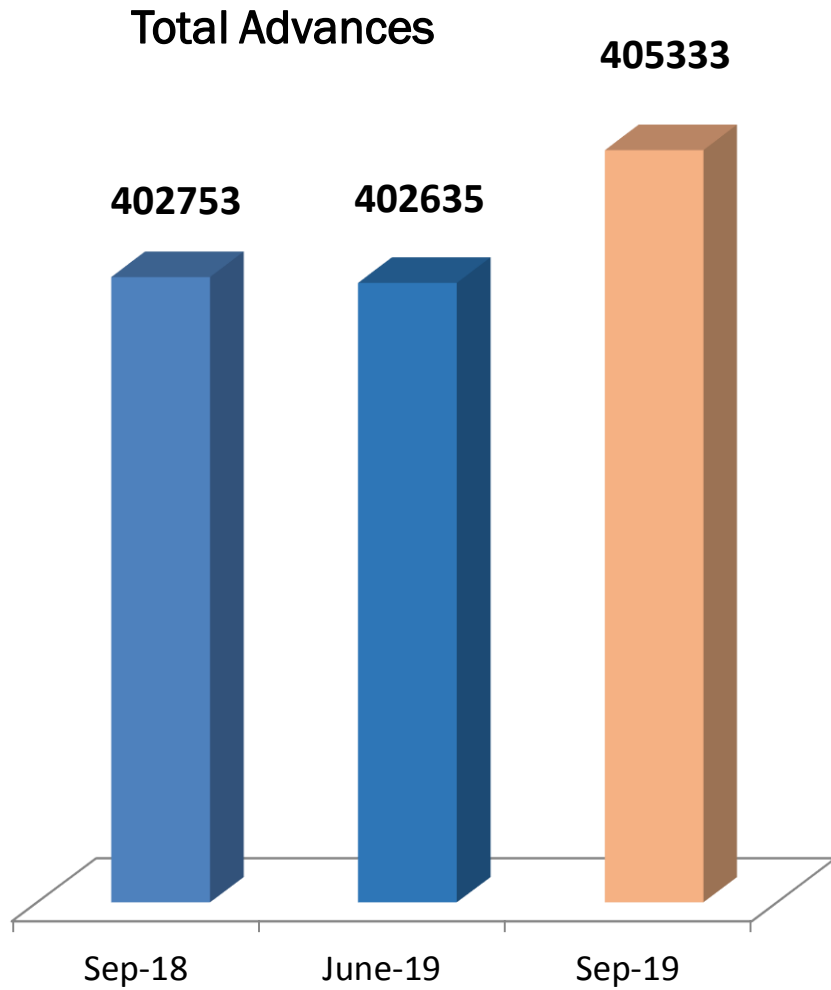


Capital Adequacy – Basel-III

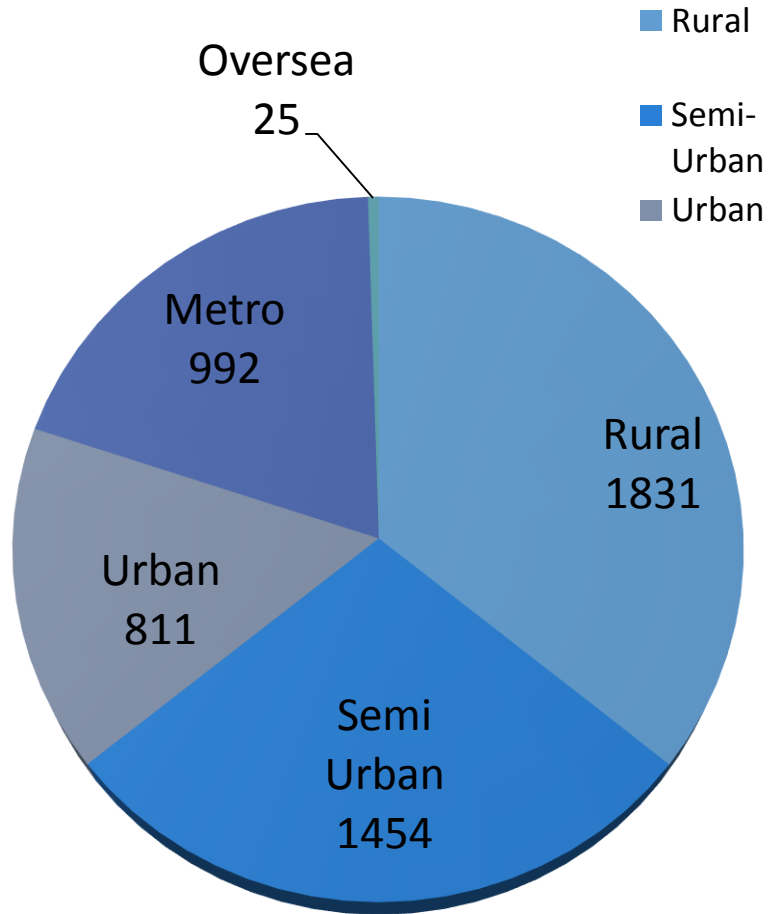


Particulars	Sep 18	June 19	Sep 19
Capital Adequacy - Basel III			
CET1 Capital	23,117	33,359	33,247
Tier I Capital	23,522	33,549	33,434
Tier II Capital	10,034	9,434	9,155
Total Capital(CRAR)	33,556	42,980	42,589
Total Assets	606,006	606,543	620,134
Risk Weighted Assets	306,904	299,492	302,333
CET1 (%) including CCB	7.53	11.14	11.00
Tier I (%)	7.66	11.20	11.06
Tier II (%)	3.27	3.15	3.03
Capital Adequacy Basel III (%) including CCB	10.93	14.35	14.09

Capital Optimization



Branch Network

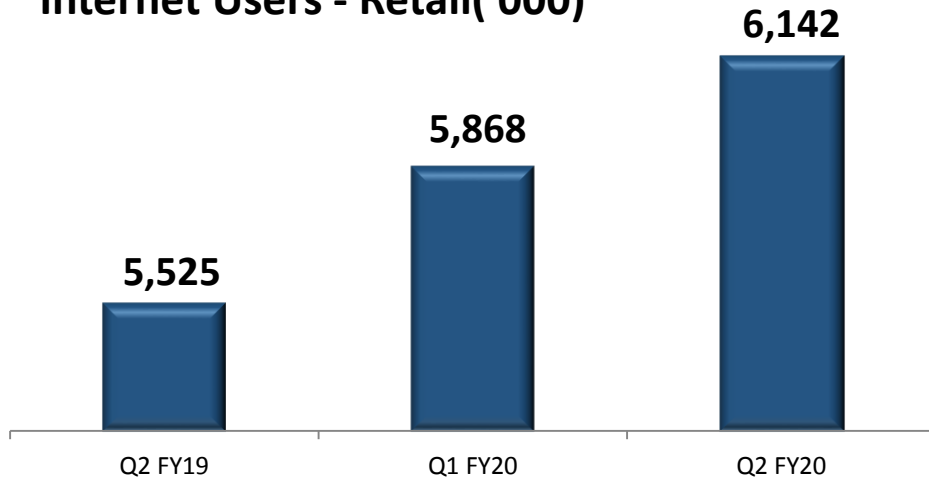


Particulars	Sep 18	June 19	Sep 19
Rural	2011	1832	1831
Semi-urban	1371	1454	1454
Urban	849	811	811
Metro	871	993	992
Domestic Branches	5102	5090	5088
Overseas Branches	26	25	25
Total	5128	5115	5113

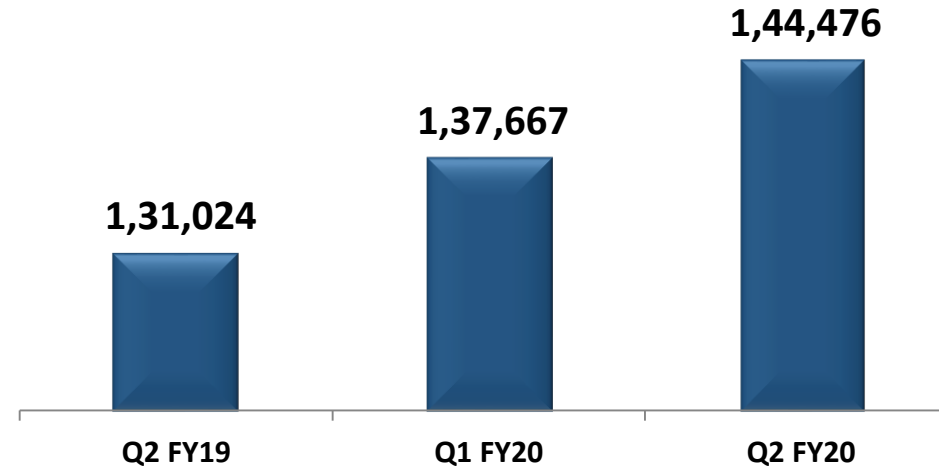
Delivery Channel



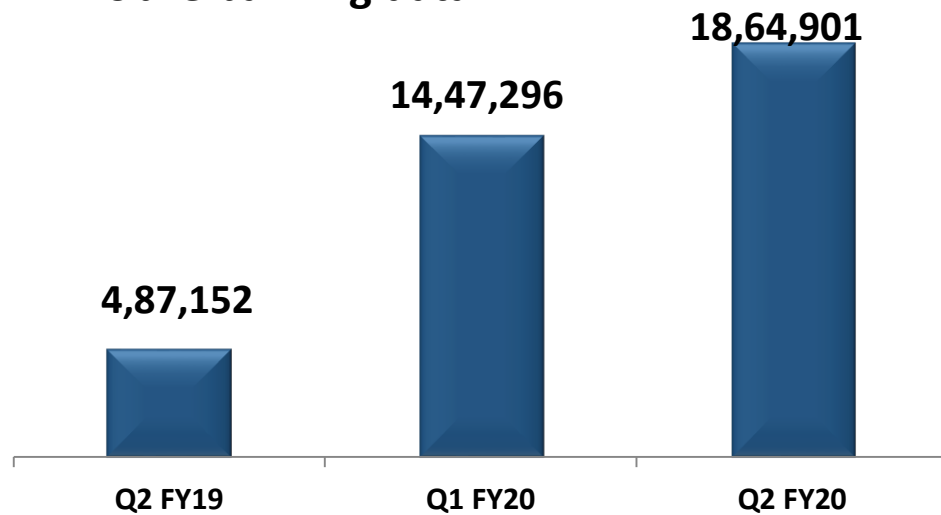
Internet Users - Retail('000)



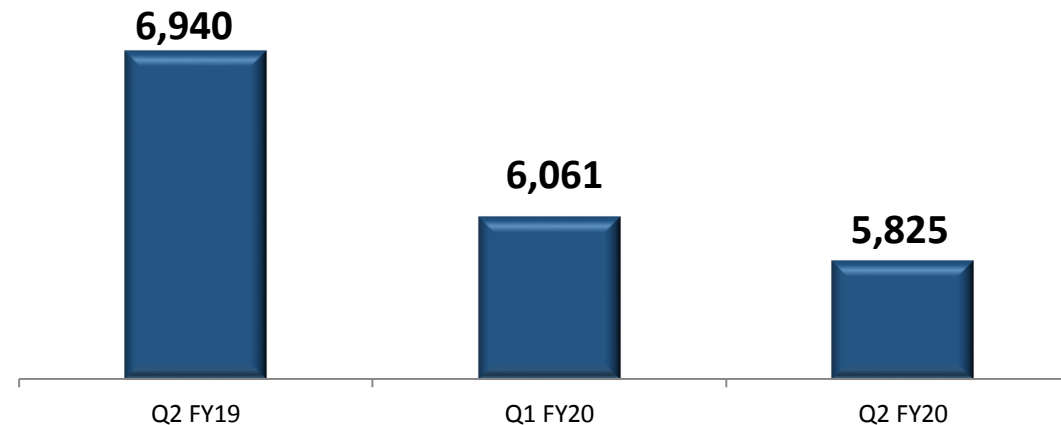
Internet Banking Users - Corporate



Mobile banking data



ATM Network



Performance Under Financial Inclusion



PMJDY



Prime Minister's Social Security Schemes

Pradhan Mantri
**Suraksha
Bima Yojana**

• Accident Insurance
upto Rs. 2 Lakhs
• Annual Premium
just Rs. 12/-

Pradhan Mantri
**Jeevan Jyoti
Bima Yojana**

• Life Insurance
worth Rs. 2 Lakhs
• Annual Premium
just Rs. 330/-

Atal
**Pension
Yojana**

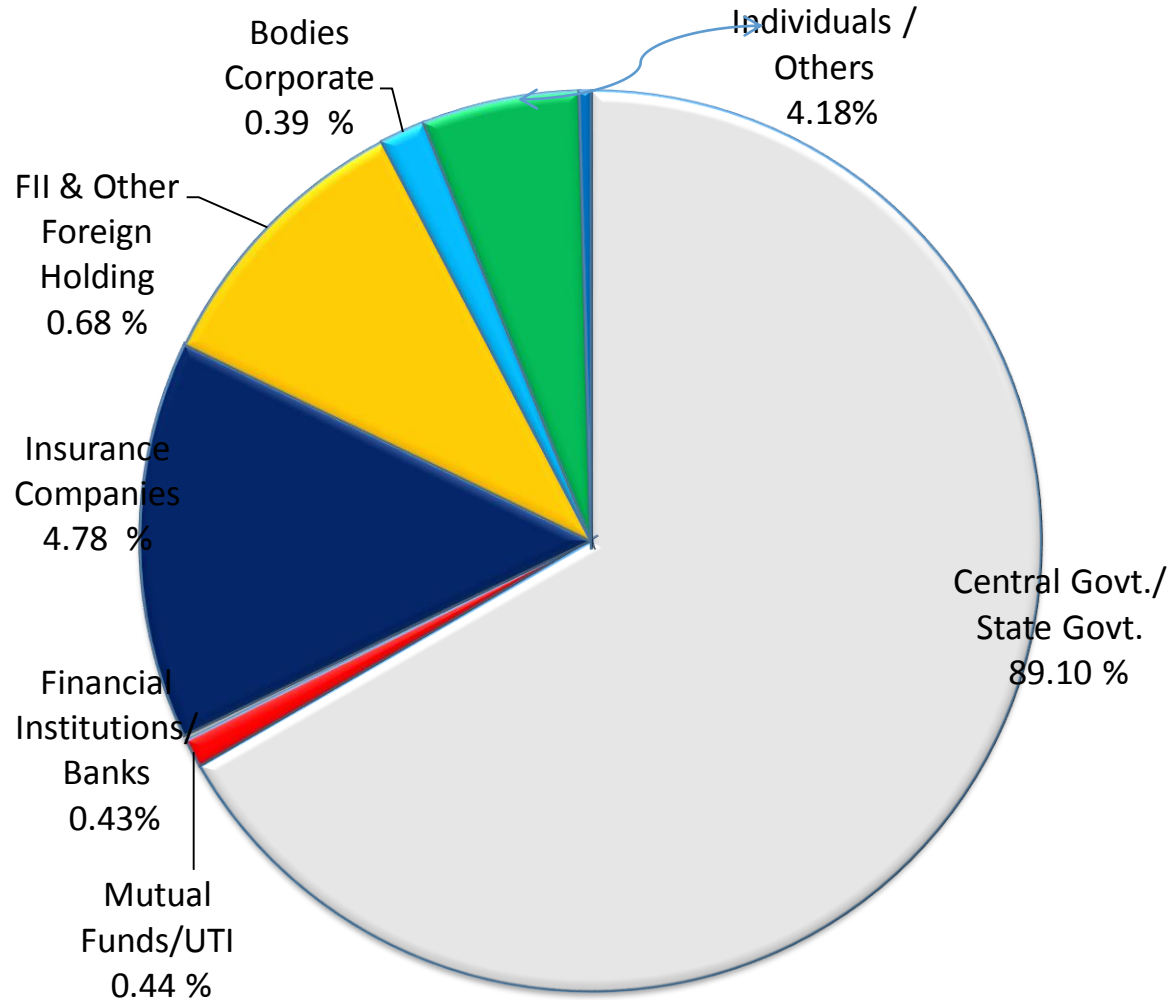
Monthly Pension
from Rs. 1000/- to
Rs. 5000/- depending
on contribution

Period of Insurance, Annual: 1st June - 31st May

Your bank account is now
key to security as well

Particulars	As on 30.09.2018		As on 30.09.2019	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	204.64	4,850.89	229.66	6,459.00
Zero Balance Accts (Lacs)	36.68	-	36.64	-
PMSBY (Lacs)	37.40	-	51.78	-
PMJJBY (Lacs)	14.11	-	19.70	-
APY (Lacs)	5.43	-	8.97	-
PMMY Shishu	620,960	2,577.47	808,786	2,894.02
PMMY Kishor	367,755	7,198.93	536,507	10,689.99
PMMY Tarun	81,423	6,288.51	121,365	9,142.84
PMMY Total	1,070,138	16,064.91	1,466,658	22,726.85

Shareholding Pattern - 30.09.2019









BANK OF INDIA - EQUITY		As on 30.09.2019	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	22365754	0.68	
Financial Institution/Bank	14127746	0.43	
Insurance Company	156617565	4.78	
Mutual Funds	14480191	0.44	
Bodies Corporate	12755016	0.39	
Indian public	133082280	4.06	
Others	3803932	0.12	
Total	3276923350	100.00	

- **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**
- 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.
- **‘Customer Outreach Initiative’** conducted in 18 districts and participated in more than 200 districts for augmenting credit off-take and expansion of financial inclusion and digital banking.

Awards & Recognition



-  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.
-  SKOCH Award 2019 in SILVER Category for BOI Mobile.



Thank You