



Performance Highlights

Q1 FY15

Poised For Growth

Highlights for Q1 FY15

Particulars		Y-O-Y Growth %
Global Deposits	↑	20.7%
Global Advances	↑	23.3%
CASA Deposits	↑	9.2%
Net Interest Income	↑	5.8%

Net NPA Ratio **2.14%**

Standard Restructured Assets Ratio (Domestic) **3.52%**

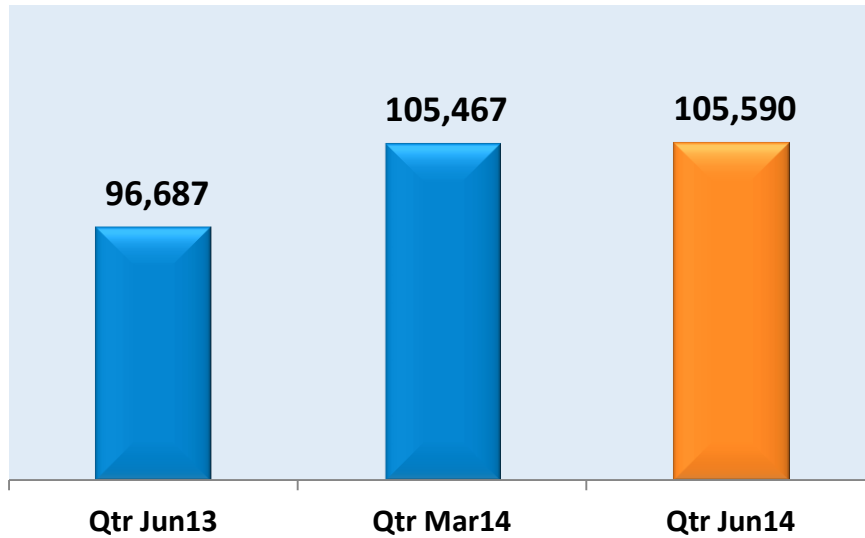
EPS for Q1FY15 at Rs. 12.54 and Book Value at Rs. 394.22

(Rs. in Crores)

Business Mix (Deposits + Advances)	Jun13	Mar 14	Jun14	Y-O-Y Growth %
Global Business	7,24,396	8,53,202	8,82,441	21.82
Domestic	5,24,995	6,27,850	6,43,328	22.54
Foreign	1,99,401	2,25,352	2,39,113	19.92
Global Deposits	4,14,964	4,76,974	5,00,875	20.70
Domestic	3,16,112	3,63,590	3,81,454	20.67
Foreign	98,852	1,13,384	1,19,421	20.81
Global Advances	3,09,432	3,76,228	3,81,566	23.31
Domestic	2,08,883	2,64,260	2,61,874	25.37
Foreign	1,00,549	1,11,968	1,19,692	19.04

(Rs. in Crores)

CASA - Domestic



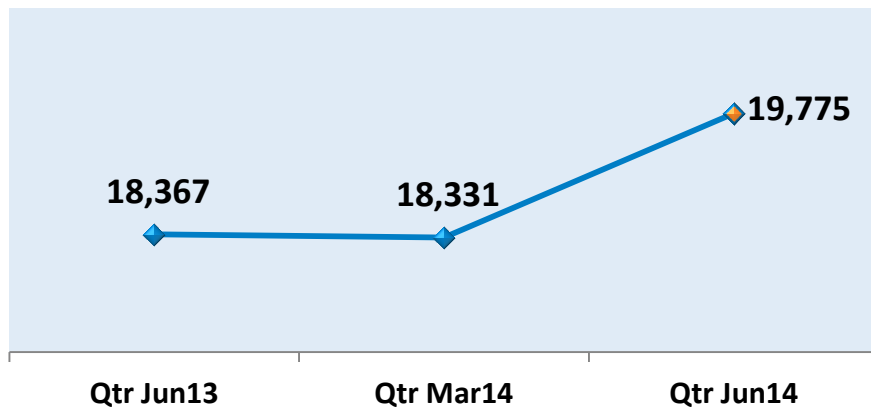
CASA Ratio: 28.40%

CASA
YoY Growth: 9.21%

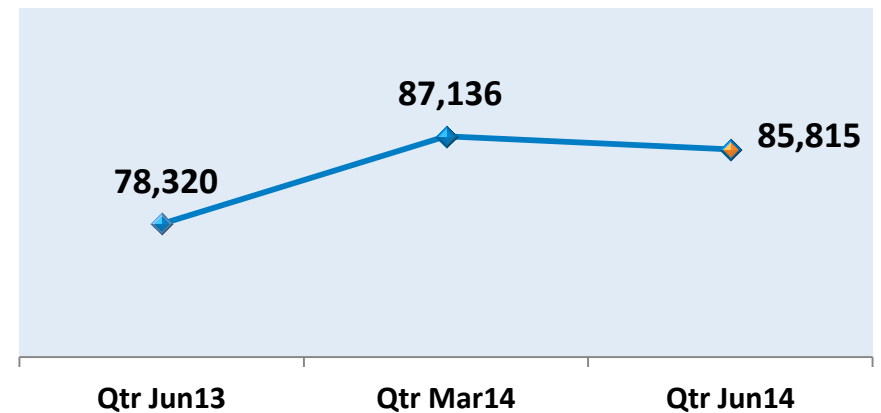
Current Deposit
YoY Growth: 7.67 %

Savings Deposit
YoY Growth: 9.57%

Current Deposits

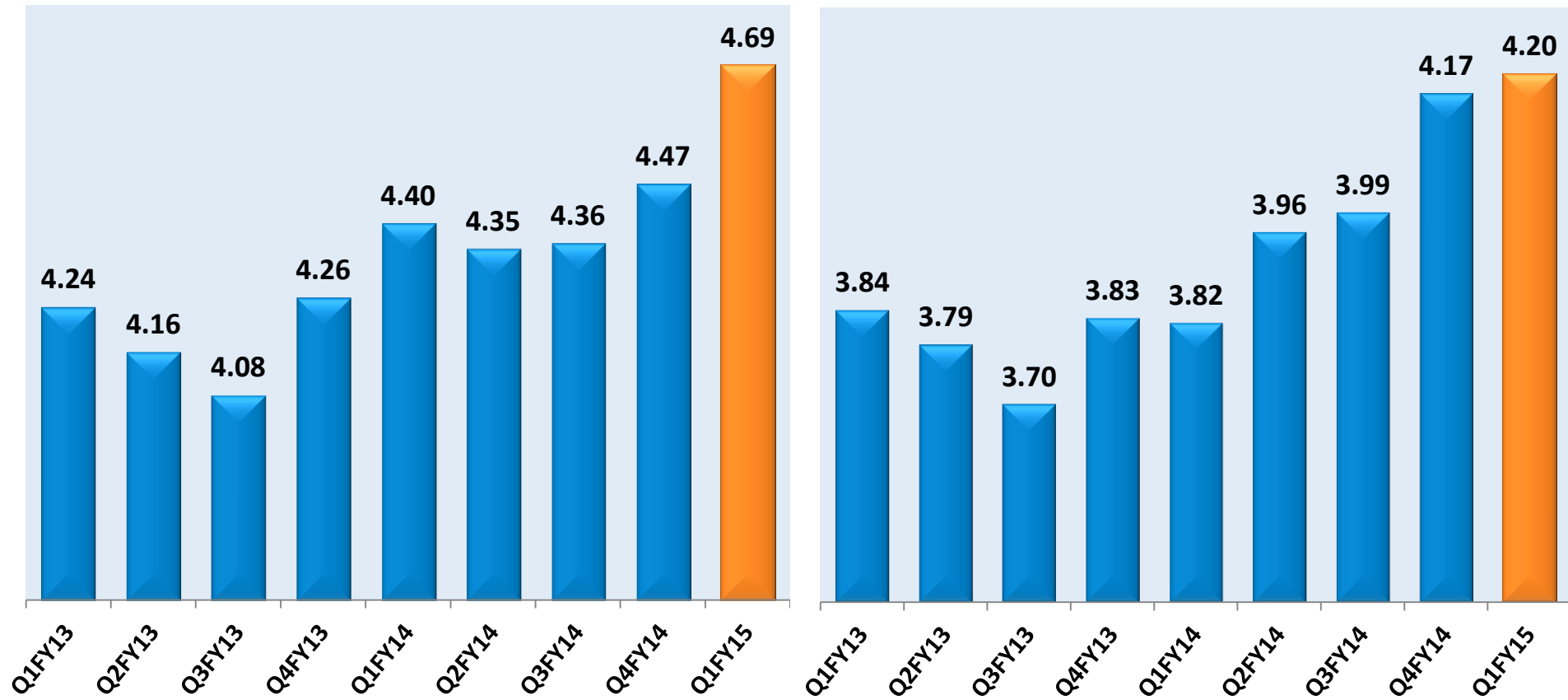


Saving Deposits



Deposits

Advances



(Rs. in Crores)

Particulars	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %
FCNR (B)	6,026	17,822	18,372	204.88%
NRE	10,469	11,942	12,385	18.30%
NRE SB	2,024	2,066	2,100	3.75%
NRE TD	8,445	9,876	10,285	21.79%
NRO	1,847	1,951	1,964	6.33%

Key Sectors – Domestic Credit

(Rs. in Crores)

Industry	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %	% to Domestic Credit
Agriculture	28,147	36,071	34,801	23.64	13.29
MSME (Priority & Non- Priority)	37,942	45,081	45,282	19.35	17.29
Retail	22,972	29,600	27,824	21.12	10.62
Corporate & Others	119,822	153,508	153,967	28.50	58.79
Total	208,883	264,260	261,874	25.37	100.00

(Rs. in Crores)

Industry	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %	% to ANBC (June 14)
Agriculture	28,147	40,211	38,941	38.35	14.49
MSE	29,136	35,504	35,272	22.06	
Housing Loan	6,974	7,517	7,535	8.04	
Educational Loan	2,379	2,597	2,655	11.60	
Others	355	332	327	-7.89	
Total Priority Sector Advances	66,991	86,161	84,730	26.48	31.53

Total Priority Sector (Including RIDF) is at 31.53% because of increase in ANBC as on 31.03.14 from 31.03.13

(Rs. in Crores)

Particulars	Jun13	Mar 14	Jun 14	Y-O-Y Growth %	% Domestic Credit
Home Loan	10,822	13,081	13,902	28.46	5.31
Mortgage Loan	2,110	2,971	3,110	47.39	1.19
Auto Loan	2,055	2,351	2,398	16.69	0.92
Education Loan	2,464	2,652	2,712	10.06	1.04
Personal Loan	809	927	960	18.67	0.37
Others	4,712	7,618	4,742	0.64	1.81
Total	22,972	29,600	27,824	21.12	10.62

Key Sectors - Domestic Credit- Industry

(Rs. in Crores)

Particulars	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %	% to Domestic Advances
Textiles	8,652	9,716	9,414	8.81	3.59
Chemicals & Chemical products	5,429	6,772	7,773	43.18	2.97
Rubber, Plastic & their products	2,385	2,726	2,620	9.85	1.00
Basic metal & metal products	13,497	12,953	12,351	-8.49	4.72
Vehicles, vehicle parts & Transport equipment	1,952	2,021	2,156	10.45	0.82
Gems & Jewellery	4,462	5,665	5,886	31.91	2.25
Construction	1,786	1,822	1,742	-2.46	0.67
Infrastructure	34,932	42,358	43,539	24.64	16.63
Other Industries	23,117	29,001	29,682	28.40	11.33
Total	96,212	1,13,034	1,15,163	19.70	43.98

(Rs. in Crores)

Particulars	Jun 13	Mar 14	Jun 14
Power	22,772 (7.36%)	26,847 (10.15%)	28,172 (10.76%)
- SEBs	8797	11,355	11,878
- Others	13975	15,541	16,294
Roads and ports	7,745	9,686	10,409
Telecom	1,432	1,196	1,215
Other Infrastructure	2,983	4,629	3,743
Total	34,932	42,358	43,539

Figures in bracket () denote % to domestic advances

Investments in Bonds worth Rs.2320 crore as per Financial Restructuring plan of SEBs

Restructured Assets (Domestic)

(Rs. in Crores)

Quarter ended	Amount Restructured
FY 11-12	7,447
FY 12-13	8,447
FY 13-14	5,150
June, 2014	1,631

Standard Restructured Advances as on 30th June 2014 (As per RBI Guidelines)

(Rs. in Crores)

Standard Restructured Advances	Mar 14	Jun 14	% to Advances
CDR Restructuring	4,811	3,878	1.02
Domestic	4,672	3,739	1.43
Foreign	139	139	0.12
Other Restructuring	8,746	6,723	1.76
Domestic	7,000	5,466	2.09
Foreign	1,746	1,257	1.05
Total	13,557	10,602	2.78
Domestic	11,672	9,205	3.52
Foreign	1,885	1,397	1.17

Restructured Accounts

(Rs. in Crores)

	Domestic			Foreign	Global
	> 1 Cr	< 1 Cr	Total Amount	Amount	Amount
As on 30.06.2013	21,566	894	22,460	2,703	25,163
As on 31.03.2014	22,207	1,129	23,336	2,181	25,517
Additions during Q1	1,562	68	1,630	-	1,630
Add/Less :-					
1) (-)Closures/Repayment in Restructured a/cs	2,124	15	2,139	489	2,628
2) (+)Increase in O/S balance in Restructured a/cs	918	37	955	62	1,017
As on 30.06.2014	22,563	1,219	23,782	1,754	25,536

Sector wise breakup of Standard Restructured Advances (Domestic)

(Rs. in Crores)

Sector	Amount as on 30 th June 2014
Infra	2694.93
Aviation	-
Textiles	689.18
Steel	836.75
Hotels	213.38
Engineering	804.87
Computer/IT Related	27.20
Sugar	297.27
Education	269.66
Pharmaceuticals	85.26
Other Metals	106.23
Construction	-
Paper & Paper Production	89.21
Chemicals	143.07
Agriculture	106.41
Trade	87.06
Commercial Real Estate	293.80
Services	14.14
Automobiles	-
Ceramic	193.29
Rubber	59.89
Food Processing	225.17
Plastic	89.09
Gems & Jewellery	55.78
Misc & Others	1823.36
Total	9205.00

Sale of Assets to ARCs

(Rs. in Crores)

	FY 13-14					FY 14-15
	Q1	Q2	Q3	Q4	FY14	Q1
Aggregate Outstanding (<i>Net of FITL/URI</i>)of Accounts sold	-	300	1,590	2,515	4,405	1,539
<i>Of which,</i>						
Prudential written off (PWO)	--	114	568	718	1,400	70
Existing Gross NPAs sold	-	143	428	1,409	1,980	580
Sale of Current Year Slippages	-	43	594	388	1,025	--
Sale of SMA-2	-	--	--	--	--	889

(Rs. in Crores)

	June-13	Mar-14	June-14
Gross NPA	9,414	11,868	12,532
Net NPA	6,409	7,417	8,042
Gross NPA %	3.04	3.15	3.28
Net NPA %	2.10	2.00	2.14
Provision Coverage Ratio %	60.97	58.68	58.10

Movement of NPA (Q-o-Q)

(Rs. in Crores)

	June 2013			Sep 2013			Dec 2013			Mar 2014			Jun 2014		
	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total
Opening Balance	7,152	1,613	8,765	82,44	1,168	9,413	8,774	1,106	9,880	8,790	1,233	10,023	10,274	1,594	11,868
Less :															
Total Recovery	365	6	371	413	13	426	995	6	1,001	1,270	-2	1,268	1,042	161	1,203
Recovery from loan book	365	6	371	391	13	404	798	6	804	418	-2	416	462	161	623
From sale of assets to ARC	-	-	-	22	-	22	197	-	197	852	-	852	580	0	580
Upgradation	333	2	335	309	154	463	96	7	103	38	-1	37	852	182	1,034
Write Off	-3	601	598	76	44	120	590	-10	580	480	-11	469	789	26	815
Total reduction	695	609	1,304	798	211	1,009	1,681	3	1,684	1,788	-14	1,774	2,683	369	3,052
Less URI	35	-1	34	-7	-1	-8	-79	-1	-80	2	-11	-9	61	0	61
Add : Slippages	1,823	163	1,986	1,321	148	1,469	1,618	129	1,747	3,274	336	3,610	3,630	147	3,777
Closing Balance	8,244	1,168	9,413	8,774	1,106	9,880	8,790	1,233	10,023	10,274	1,594	11,868	11,160	1,372	12,532

Domestic

(Rs. in Crores)

Sector	June 13	Mar 14	Jun-14	June 13 (%)	Mar 14 (%)	Jun-14 (%)
Agriculture	737	663	696	2.62	1.84	2.00
Industry	4,972	7,094	7,693	5.17	6.28	6.68
Services	2,230	2,318	2,687	3.62	2.71	3.20
Retail	304	199	206	1.32	0.67	0.74
Total	8,243	10,274	11,282	3.95	3.89	4.31

Overseas

(Rs. in Crores)

Sector	June 13	Mar 14	Jun-14	June 13 (%)	Mar 14 (%)	Jun-14 (%)
Trade	110	313	319	0.15	0.38	0.38
Manufacturing	263	434	282	0.29	0.05	0.28
Real Estate	110	227	236	0.77	1.57	1.51
Others	686	620	536	0.08	0.28	0.05
Total	1,169	1,594	1,373	0.12	0.14	0.11

Investments

	Jun 13				Mar 14				Jun 14			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
1. SLR Investments	15,650	67,575	0	83,225	15,470	76,452	20	91,943	20,076	81,329	0.00	1,01,405
Of Which:												
Government Securities	15,650	67,419	0	83,069	15,470	76,296	20	91,787	20,076	81,173	0.00	1,01,249
Other Approved Securities	0	156	0	156	-	156	-	156	0.00	156	0.00	156
M Duration	1.67	5.22	0	4.55	3.51	4.93	6.22	4.69	3.46	4.91	0.00	4.63
2. Non SLR Investments	21,858	1,118	0	22,976	11,744	1,198	-	12,942	13,239	1,176	14	14,429
M Duration	1.28	0.82	0	1.27	3.16	4.62	-	3.20	4.11	0.81	0.00	4.04
Total	37,508	68,693	0	1,06,201	27,214	77,650	20	1,04,885	33,315	82,505	14	1,15,834

Net Interest Income (Quarter ended)

(Rs. in Crores)

Particulars	Quarter ended			Y-O-Y Growth %
	Jun 13	Mar 14	Jun 14	
Interest Income	8,541	10,360	10,304	20.64
a. From Advances	6,190	7,281	7,537	21.76
b. From Investments	1,885	2,185	2,281	21.01
c. Other Interest Income	466	894	486	4.29
Interest Expended	6,004	7,313	7,618	26.88
a. On Deposits	5,401	6,320	6,777	25.48
b. On Borrowings	296	577	643	117.23
c. Subordinated Bonds	166	218	201	21.08
d. Others	141	198	-3	-102.13
Net Interest Income	2,537	3,047	2,686	5.87

Non Interest Income (Quarter ended)

(Rs. in Crores)

Particulars	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %
Commission, Exchange & Brokerage	313	408	427	36.42
Profit from Sale of Investments	524	83	243	-53.63
Profit from Exchange Transactions	206	83	162	-21.36
Recovery In W/o accounts	20	168	46	130.00
Other Non Interest Income	117	172	146	24.79
Total Non Interest Income	1,181	914	1,024	-13.29

(Rs. in Crores)

Income	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %
1. Total Income	9,722	11,274	11,329	16.53
a. Interest Income	8,541	10,360	10,304	20.64
b. Non Interest Income	1,181	914	1,024	-13.29
2. Total Expenditure	7,541	9,278	9,269	22.91
a. Interest expended	6,004	7,313	7,618	26.88
b. Operating Expenses	1,537	1,965	1,651	7.42
3. Operating Profit	2,180	1,996	2,060	-5.50

Provisions (Quarter ended)

(Rs. in Crores)

Income	Jun 13	Mar 14	Jun 14	Y-O-Y Growth %
Operating Profit	2,180	1,996	2,060	-5.50
Provisions				
Prov. for Taxation	522	(109)	363	-30.46
Prov. For B&D	627	1,135	857	36.68
Prov. For Standard Assets	80	63	65	-18.75
Prov. For Depreciation on Investment	-80	163	-93	16.25
NPV Prov./ Other Prov.	67	187	63	-5.97
Total Provisions	1,216	1,439	1,255	3.21
Net Profit	964	558	806	-16.39

Key Financial Ratios – Quarter ended

	Jun 13			Mar 14			Jun14		
	Indian	Foreign	Global	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	7.10	1.07	5.71	7.07	0.90	5.51	7.20	0.83	5.71
Cost of Funds	6.26	1.80	5.12	6.68	1.58	5.27	6.50	1.52	5.21
Yield on Advances	11.32	2.58	8.57	11.02	2.60	8.29	10.92	2.81	8.47
Yield on Investments	8.20	3.75	7.99	8.30	3.99	8.09	7.85	3.44	7.64
Yield on Funds	8.82	2.80	7.28	9.28	2.71	7.47	8.53	2.81	7.04
Interest Spread	2.56	1.00	2.16	2.60	1.13	2.20	2.03	1.29	1.84
NIM	3.07	1.04	2.50	2.74	1.19	2.28	2.45	1.40	2.16
Cost to Income Ratio	43.23	25.39	41.35	51.96	35.10	49.61	50.77	15.19	44.48
Return on Assets (ROA)	0.96	0.37	0.80	0.33	0.56	0.39	0.24	1.36	0.53
Return on Equity			17.45			9.12			12.92
Book Value Per Share (Rs.)			378.53			381.69			394.22
Earning Per Share (Rs.)			16.18			8.68			12.54

Capital Adequacy - Basel II

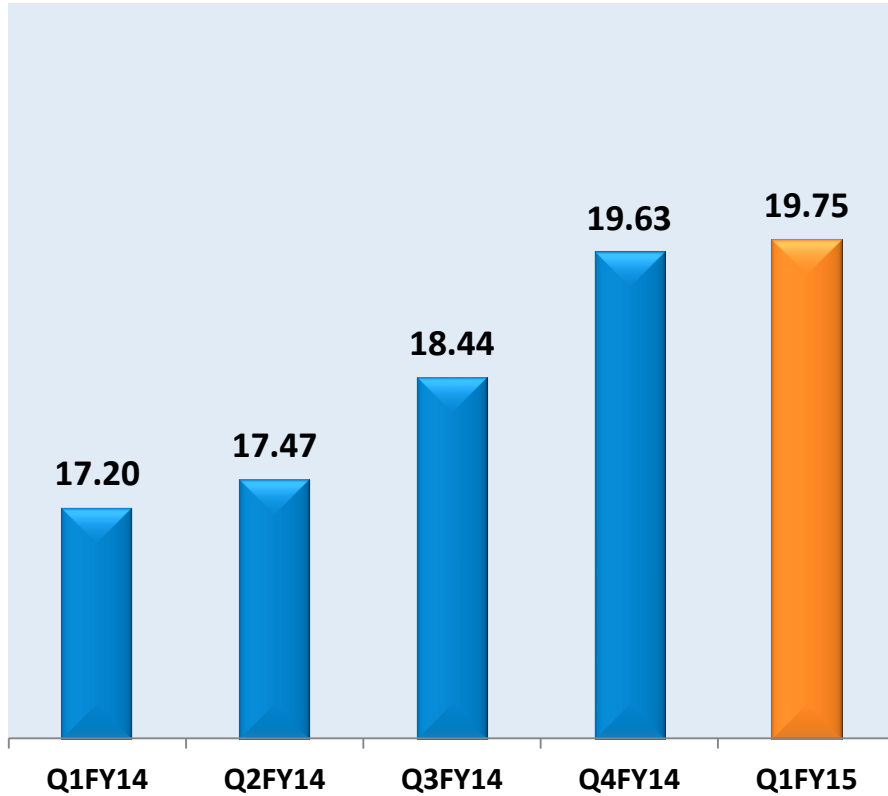
(Rs. in Crores)

Particulars	Basel - II		
	Jun 13	Mar 14	Jun14
Capital Adequacy - Basel II			
Tier I Capital	23,035	26,248	26,233
Tier II Capital	7,748	11,103	11,320
Total Capital	30,782	37,351	37,553
Total Assets	485,825	573,190	597,504
Risk Weighted Assets	288,799	347,014	348,170
CRAR - Tier I (%)	7.98	7.56	7.53
CRAR - Tier II (%)	2.68	3.20	3.26
CRAR (%) - Basel II	10.66	10.76	10.79

(Rs. in Crores)

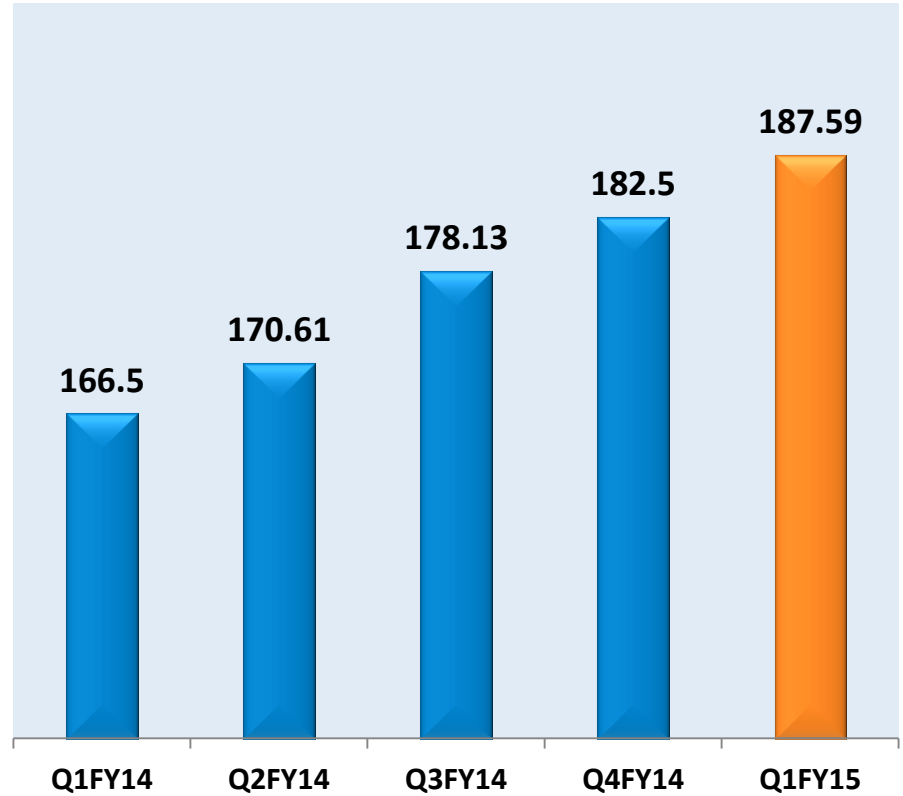
Particulars	Jun 13	Mar 14	Jun 14
Capital Adequacy - Basel III			
CET1 Capital	21,027	23,771	23,902
AT1 Capital	1,789	1,389	1,435
Tier I Capital	22,816	25,160	25,337
Tier II Capital	7,340	9,499	9,567
Total Capital	30,156	34,659	34,904
Total Assets	485,825	573,190	597,504
Risk Weighted Assets	291,173	347,702	349,682
CRAR – CET1 (%)	7.22	6.84	6.84
CRAR – AT1 (%)	0.62	0.40	0.41
CRAR – Tier I (%)	7.84	7.24	7.25
CRAR - Tier II (%)	2.52	2.73	2.73
Capital Adequacy Basel III (%)	10.36	9.97	9.98

Business Per employee



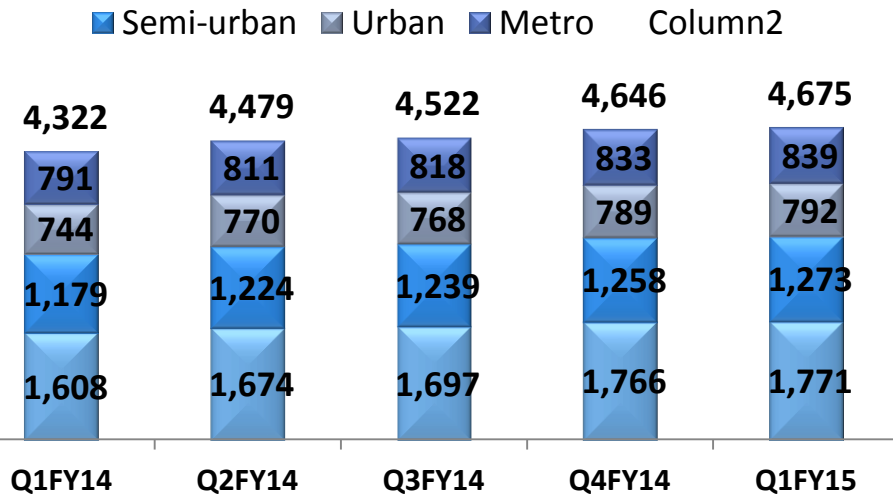
Business Per branch

(Rs. in Crores)

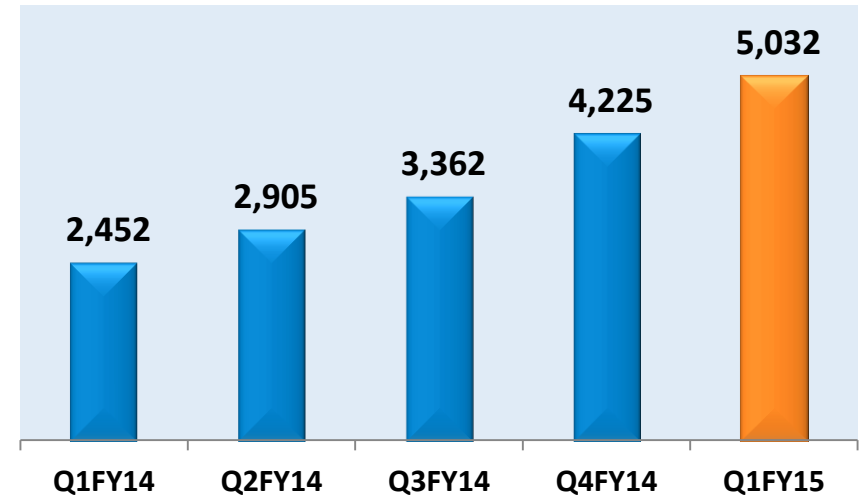


Multiple Delivery Channel

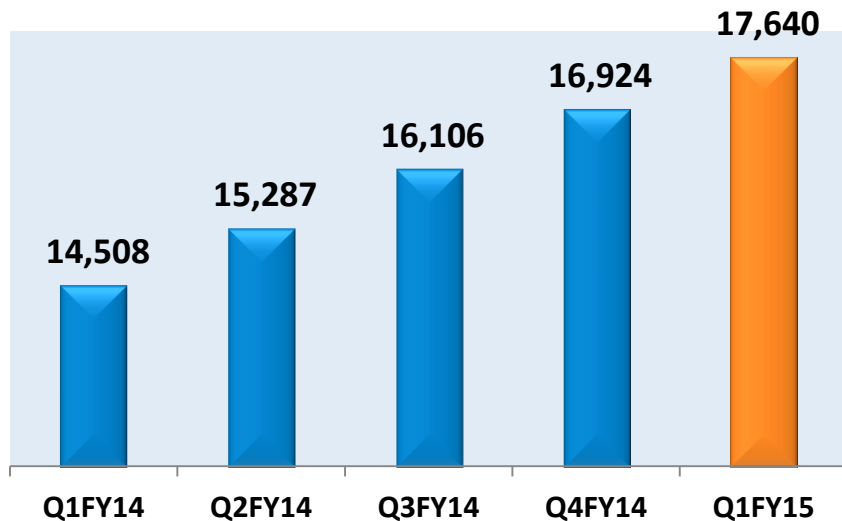
Branch Expansion



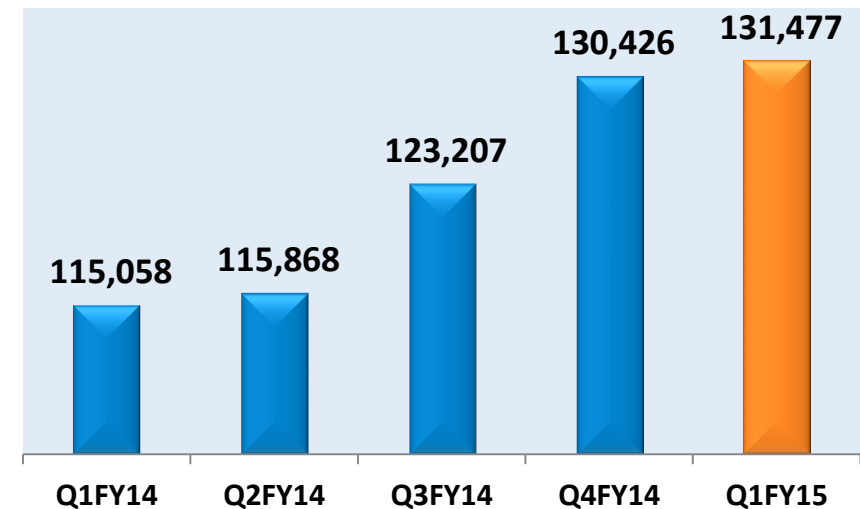
ATM Roll-Out



Debit Card ('000)

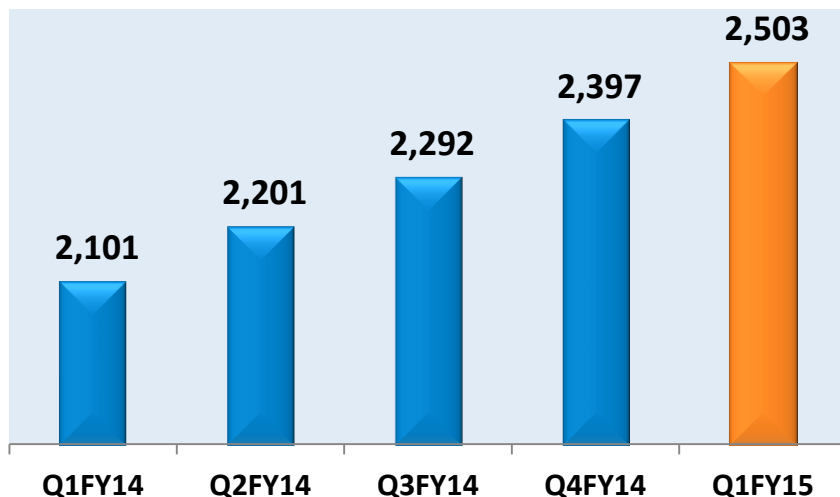


Credit Card

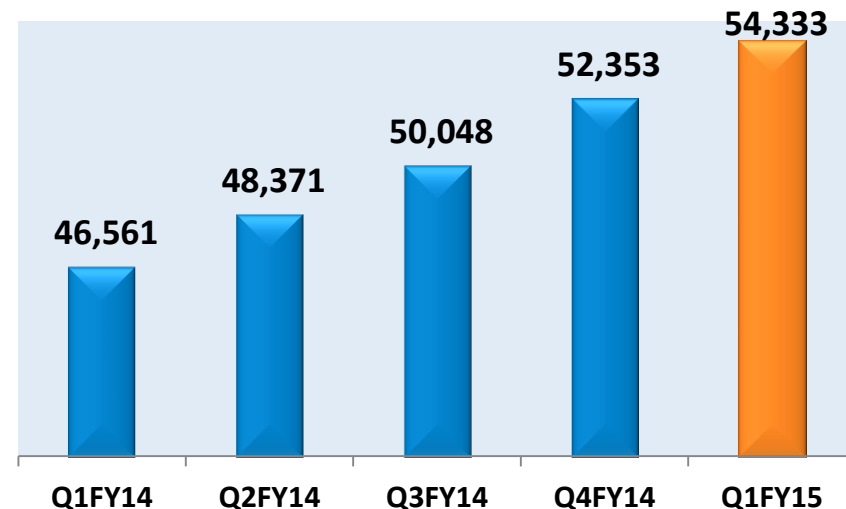


Multiple Delivery Channel

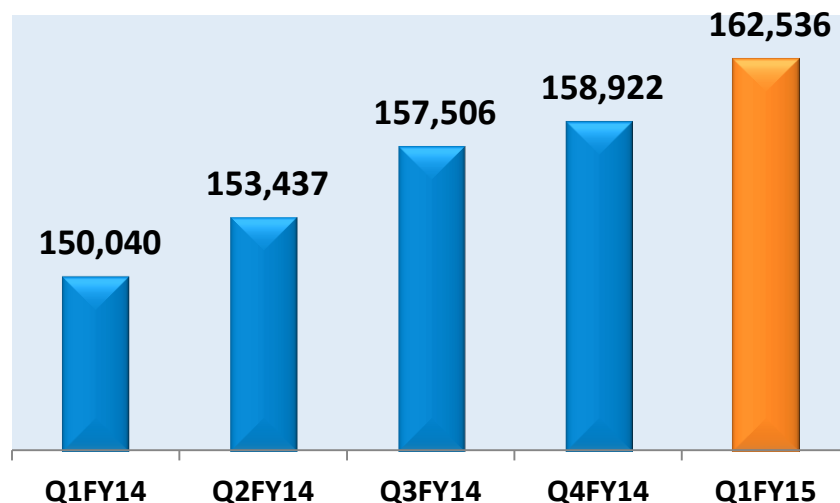
Internet Retail ('000)



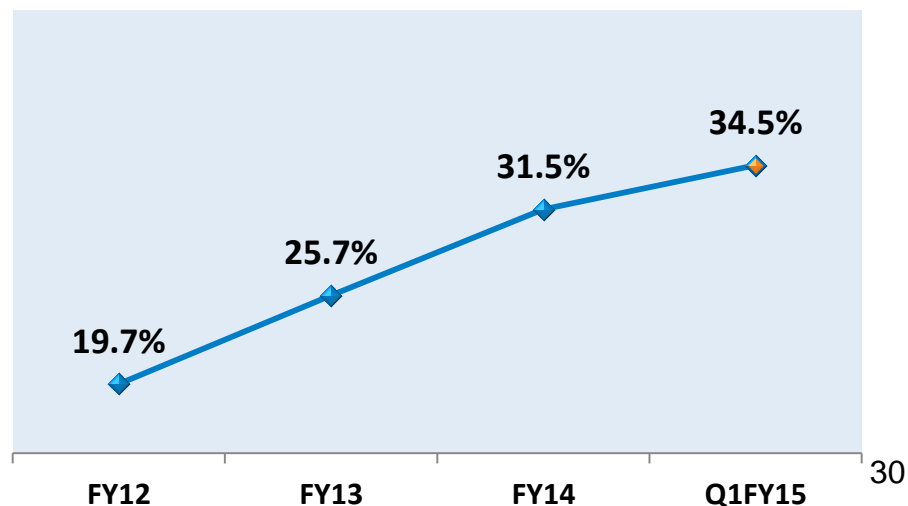
Internet Corporate



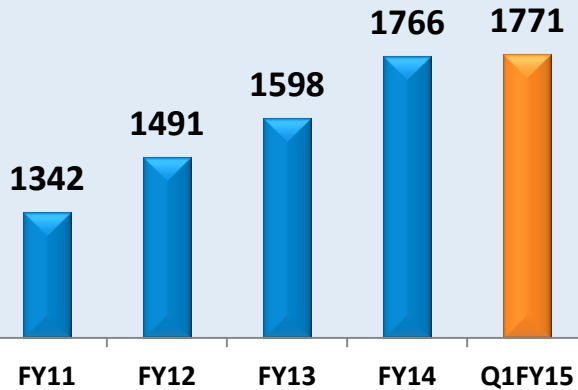
Mobile Banking Users



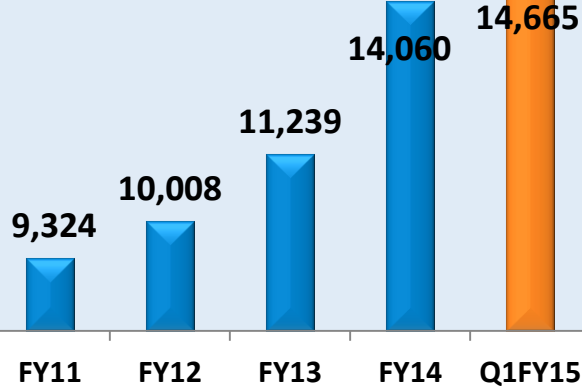
Alternate Delivery Channel as a % total transaction



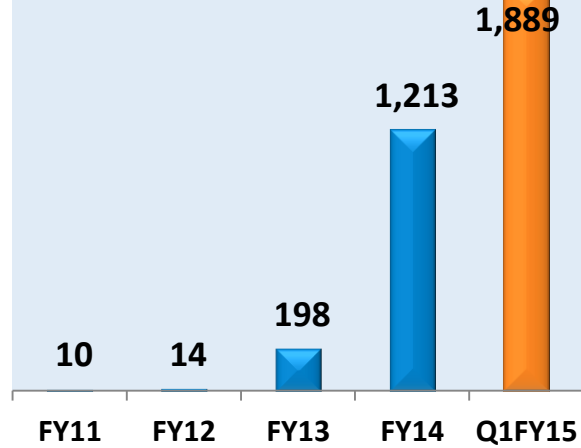
Rural Branches



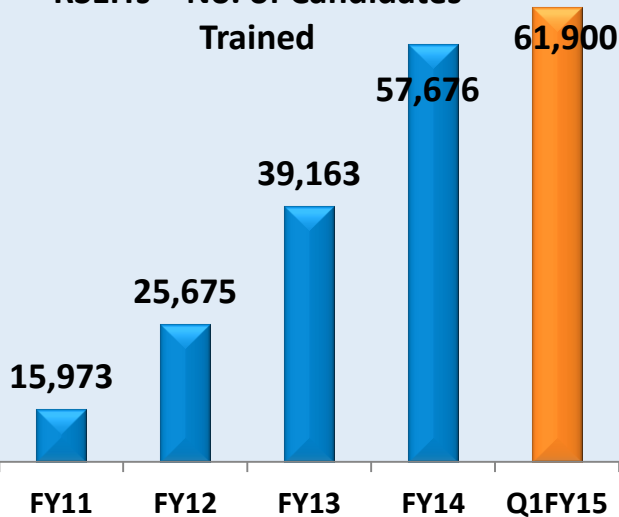
Unbanked Villages Covered



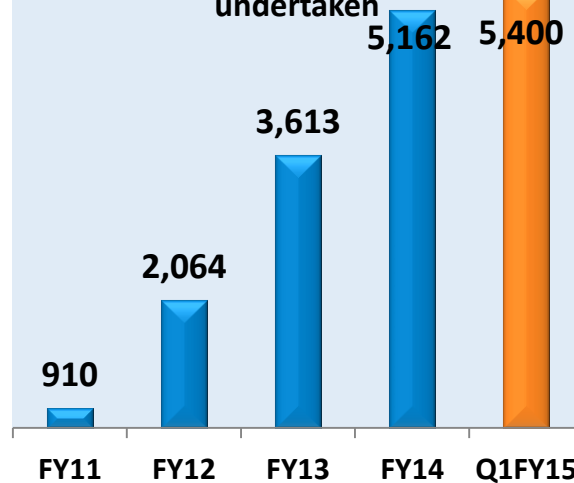
BC Channel Transactions



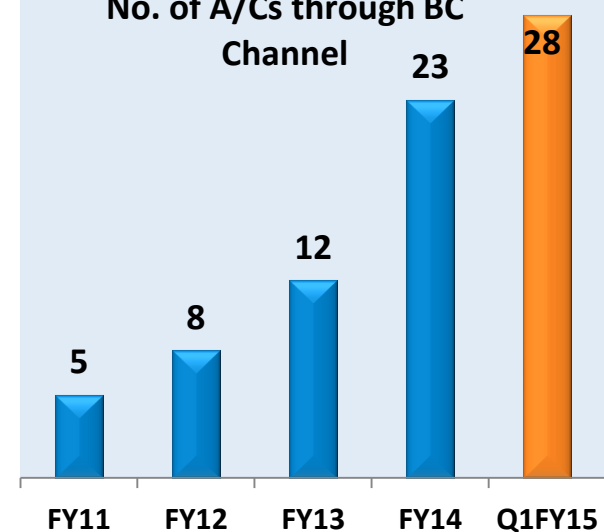
RSEITs – No. of Candidates Trained



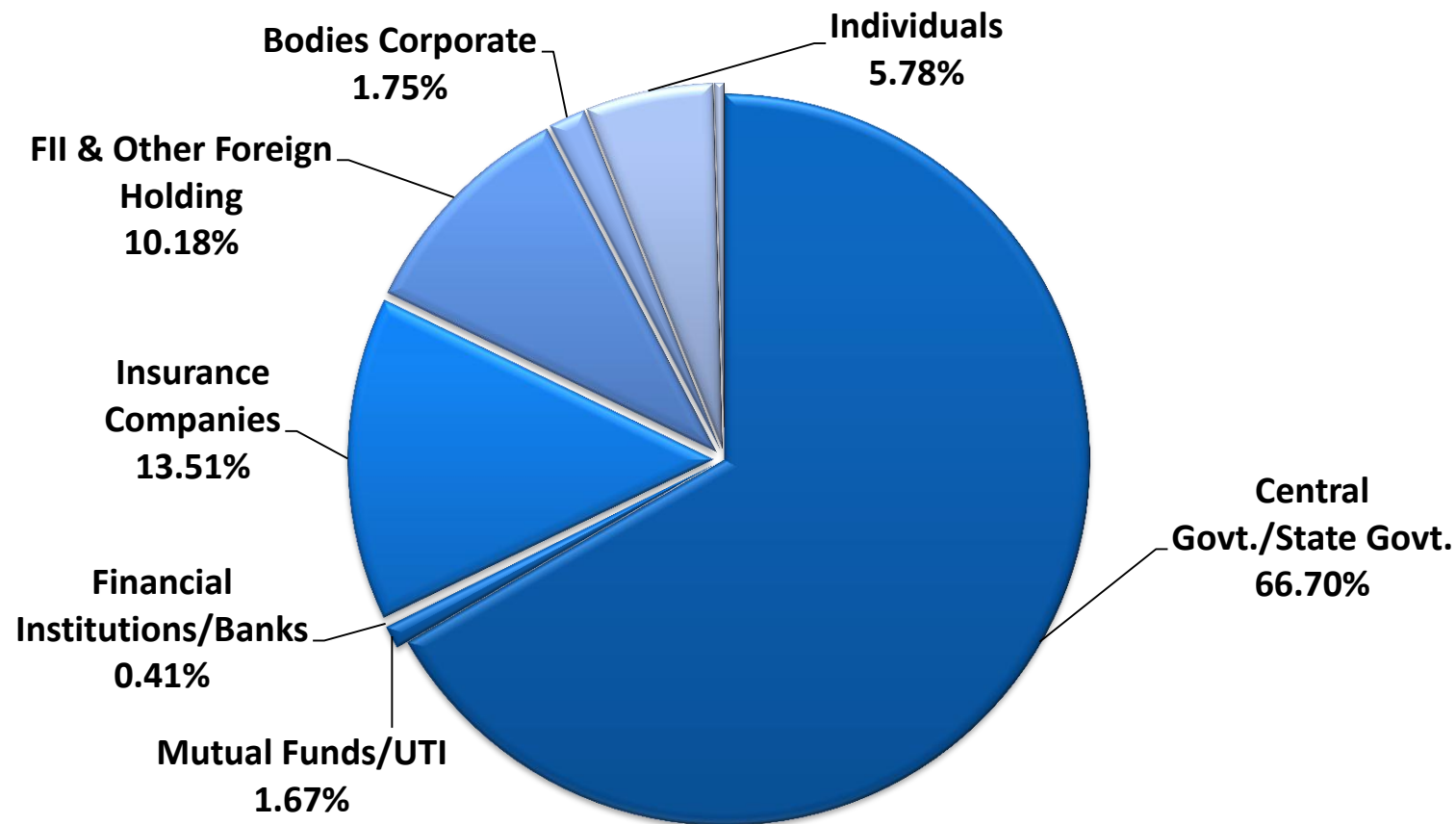
FLCs – No. Of outdoor activities undertaken



No. of A/Cs through BC Channel



30th June 2014



RETAIL

- ❖ **Retail Business Centers (RBC)** more than doubled this quarter to 50
- ❖ **Differentiated Home Loan Schemes** for different market segments
 - BOI Star Pravasi Home Loan Scheme for Non residents & PIOs
 - BOI Star Reverse Mortgage Loan Scheme aimed at Senior Citizens
 - BOI Star Smart Home Loan Scheme for facilitating auto transfer of surplus funds
 - BOI Star Defense Home Loan for Defense Personnel
- ❖ **Special scheme for pensioners** with higher quantum of loan and low rate of interest

SME

- ❖ **7 SME City Centre** were opened during this quarter, taking the total to 28
- ❖ New Product **BOI Star Channel Credit** launched with revamped features
- ❖ A new cell at HO has been created for business generation under channel credit
Targeted business at Rs.3000-4000 crore for FY 2014-15
- ❖ Sponsoring “India SME 100 Award” to acknowledge efforts put in by top 100 SMEs

IMT

Beneficiary is able to withdraw money from ATM without having any Bank Account or ATM Card

STARTOKEN

Next generation SECURE UBIQUITOUS digital banking application with military grade security & consistent multichannel experience

CREDIT MANAGEMENT

Online Loan Application & Tracking System with end to end integration

Payment Gateway

Bank will be in a position to generate revenue by selling Payment Services to other Banks & third Parties

e-Galleries

Bank aspires to add 500 e-galleries in FY 2014-15

Cash Acceptor Kiosk

Installed at 571 locations

2nd among all Nationalized Banks in issuance of Debit & Credit Cards

Added 807 ATMs during First Quarter

Over 96 % ATMs are Instant Money Transfer enabled.

CRM customization expected to be rolled out by Dec 2014

e-Galleries


Bank aspires to open 500 e-galleries in the FY 2014-15

Number of fully operational E-galleries by July 2014 end: 61


Facilities in e-galleries
a) ATM b) Cash Acceptance Machine
c) Automated passbook printing kiosk

In near future, e-galleries will include services like Cheque Deposit and Internet Banking Kiosk


 Bank received Skoch Group **Financial Inclusion Deepening Award** – June 2014

 Bank received **IBA Instituted award** at BANCON 2013 for **Most Innovative Mass Retail Lender for underserved segments.**

 Bank was awarded by IDRBT - IBA for **Best Financial Inclusion Technology Initiative**

 **Financial Inclusion & Payment System Award** by Elets Media at New Delhi at the hands of Minister of Rural Development.

 Bank has been **ranked Second by Ministry of MSME**, New Delhi based on its performance in lending to Micro Enterprises.

 Bank has received “**Best Banker**” award at the India SME excellence Awards-2013, for exemplary contribution in Banking Sector.

SHAREHOLDER VALUE

PRODUCTIVITY

CUSTOMER FIRST

HUMAN CAPITAL

ROBUST RISK MANAGEMENT

Loan Growth	16%-18%
Net Interest Margin	2.75% (Domestic) 1.30% (International)
Fee Income Growth	20%
Gross NPA	Below 3%
Net NPA	Below 2%
Provision Coverage Ratio	Above 60%
CASA Growth	20%
Additional Branches	500
Additional ATMs	4000

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SCALING UP RETAIL & SME LOANS

BUOYANCY IN FEE INCOME

PRE-EMPTIVE & PREVENTIVE NPA MANAGEMENT

IMPROVED ENGAGEMENT WITH CUSTOMERS

TACTICAL CHANNEL IMPROVEMENTS

THANK YOU!