निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी–5,"जी" ब्लॉक,
8वी मंजिल,
बांद्रा कुर्ला संकुल,
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बैंक ऑफ़ इंडिया Bank of India BOI

INVESTOR RELATIONS CELL
HEAD OFFICE :
Star House, C-5, "G" Block,
8th Floor (East Wing),
Bandra- Kurla Complex,
Bandra (East),
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संदर्भ क्र. Ref. No.:HO:IRC:SD:2019-20: 242 दिनांक Date: 30.07.2019

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

प्रिय महोदय/महोदया Dear Sir/Madam,

Analyst / Institutional Investor Meet – Presentation & Press Release

This is in continuation of our letter dated 26.07.2019 on the captioned subject. We are attaching a copy of Press Release and a copy of Presentation prepared by the Bank for an Analyst / Institutional Investor Meet held on **30th June, 2019**, where financial results of the Bank for the quarter ended 30th June, 2019 was discussed.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,

(राजीव भाटिया) / Rajeev Bhatia
कंपनी सचिव / Company Secretary

Encl : As Above

PRESS RELEASE

BANK OF INDIA ANNOUNCES FINANCIAL RESULTS FOR Q1 - FY 2019-20

BOI Q1 NET PROFIT UP BY 155% TO Rs.243 Cr.

Bank of India announced its audited results for the Q1 FY 2019-20, following the approval of its Board of Directors on July 30, 2019.

BUSINESS:

Global Business of the Bank stood at Rs. 8,88,315 crore as on June 30, 2019 against Rs. 8,78,351 crore as on June 30, 2018.

The Global Advances increased from Rs.3,63,747 crore in June 2018 to Rs. 3,76,078 crore in June 2019 and Domestic Advances increased by 11.15% YoY from Rs.2,91,688 crore in June 2018 to Rs.3,24,198 in June 2019. The overseas advances, however, decreased from Rs. 72,059 crore in June 2018 to Rs. 51,880 crore in June 2019 mainly due to shedding of buyer's credit which was also low yielding.

The Global Deposits witnessed a de-growth from Rs.5,14,604 crore in June 2018 to Rs.5,12,237 crore in June 2019 mainly on account of reducing bulk deposits from Rs.33,312 crore in June 2018 to Rs.20,934 crore in June 2019 (i.e. -37.2% YoY). However, the CASA improved both in terms of amount as well as percentage share in deposits. The CASA amount increased from Rs. 1,69,916 crore in June 2018 to Rs.1,80,187 crore in June 2019. The CASA %age improved from 41.76% in June 2018 to 43.11% in June, 2019.

Priority Sector advances stood at Rs. 123,455 crore which constitutes **42.27**% of ANBC, well above the regulatory requirement.

Retail Loans went up by **15.90**% YoY to Rs. 56,897 crore as on June 30, 2019 from Rs. 49,088 as on June 30, 2018. The share of Retail Loans in Total Domestic Advances improved from 16.83% in June 2018 to 17.55% in June 2019. The Home Loan portfolio grew by 18.75% YoY.

ASSET QUALITY:

- Bank's Gross NPA stood Rs.62,068 crore as at June, 2019 against Rs.60,661 crore in March, 2019. The Gross NPA ratio stood at 16.50% marginally higher than 15.84% in March, 2019.

- The Net NPA stood at Rs. 19,288 crore in June, 2019 against Rs. 19,119 crore as in March, 2019. The Net NPA ratio stood at 5.79% as on June 30, 2019 as against 8.45% in June 2018 and 5.61% in March 2019.

- The Provision Coverage Ratio improved both on YoY basis as well as sequentially. From 66.67% in June 2018 and 76.95% in March, 2019, the ratio further improved to 77.18% in June, 2019.

PROFIT – Q1 FY2019-20:

- The Bank's Operating Profit for Q1 FY 2019-20 stood at Rs. 2271 crore against Rs. 1,869 crore during Q1 FY 2018-19, registering an increase of 21.5%.

- The Net Profit (PAT) of the Bank stood at Rs. 243 crore in Q1 FY 2019-20 against Rs. 95 crore for Q1-FY2018-19, signifying a rise of 155%.

- Net Interest Income (NII) increased to Rs. 3485 crore in June, 2019 from Rs.3354 crore in June, 2018.

- Non-Interest Income increased to Rs.1,195 crore during Q1 FY 2019-20 from Rs. 618 crore during Q1 FY 2018-19, indicating a growth rate of 93%. The non-interest income was bolstered by growth in Treasury income as well as core fee based income.

RATIOS:

- NIM (global) improved from 2.49% in June 2018 to 2.67% in June 2019. The Domestic NIM stood at 3.03% in June, 2019 as against 3.05% in June 2018.
- The Return on Equity (RoE) improved from 2.02% in June 2018 to 3.72% in June 2019
- Cost to Income Ratio improved both YoY and sequentially. From 52.95% in June 2018 and 59.22% in March, 2019 the ratio improved to 51.47% in June, 2019.
- Credit Cost declined significantly from 2.70% in June, 2018 to 2.22% in June, 2019.

CAPITAL ADEQUACY:

- The CRAR on solo basis (Basel III) improved from 14.19% in March, 2019 to 14.35% in June 2019. Similarly, the CET1 capital improved from 11.01% to 11.14% during the same period. Tier-I Capital stood at 11.20% and tier-II Capital 3.15% as on 30th June, 2019.

- The total Risk Weighted Assets (RWAs) reduced from Rs. 3,05,953 crore in March,2019 to Rs. 2,99,492 crore in June 2019, with reduction of Rs.6461 crore , i.e. 2.11% during Q1.

INITIATIVES:

- To have focused attention on NPAs and Stressed Assets, **Stressed Asset Management Vertical** was created.
- Recovery Policies modified to strengthen processes for Recovery and **sale of Assets to ARCs.** Special Non-discretionary/Non-discriminatory Board approved **OTS policies (Star Samadhan)** introduced.
- **'War Room'** and **'Watch Room'** formed in each Zone for Recovery, NPA reduction and credit monitoring. Credit Monitoring process have been strengthened and a tech-driven Credit Monitoring System for tracking of **'Early Warning Signals'** is envisaged.
- For expansion of **RAM Business**, **additional Retail Business Centres (RBCs) and new SME City Centres** opened. Now, the Bank is having 60 RBCs and 57 SME City Centres. Similarly, separate **Gold Loan** cells were formed in all Zones for increasing Gold Loan. To augment mid-cap business, **Star Prime Vertical** has been strengthened, with focus on Top 300 branches.
- Launched **Retail loans on Tab application** to augment new business.
- For tapping business potential where the Bank does not have branches, Bank has opened Business Correspondent based outlets called **Star Points.** So far, **2034 Star points** have been opened.
- Bank is implementing Project **'Star Mahashakti'** for upgradation of its technology platform from Finacle 7 to **Finacle 10**.
- **Rationalisation of Domestic and Overseas branches as well as ATM** for reduction of operating cost is being pursued. Last year, closure/merger of 36 domestic branches was undertaken and 1269 ATMs were closed. In International operations, 3 branches were closed during last year and one branch and one Representative office have been closed during current year so far. The rationalisation/merger drive of branches and ATMs will be continued during FY 2019-20.
- **Monetisation of Non-Core Assets** is being undertaken to strengthen capital base. During 2018-19, Rs.227 crore were realized from sale of non-core assets. During current year, we have targeted for more than Rs.600 crore.

AWARDS:

In recognition to significant contribution in various fields, Bank of India has been conferred Awards in various fields. Some of them are:

- Ranked as the **2nd Most Trusted Brand** among the PSU Bank category in 2018 declared by Economic Times in March 2019.
- Bank of India won the **Reader's Digest Trusted Brand, 2019** in the Banks category**.**

- Bank of India ranked as **Best Public Sector Bank 2019** by Synnex Group in the India Banking Summit & Awards 2019.
- Bank has been conferred **Second Position** among PSU Banks for performance under Sukanya Samriddhi by the National Savings Institute (Ministry of Finance) for the year 2017-18.
- Awarded **"Best Performer in Currency Derivative Segment"** amongst all Banks' Category by BSE for FY 2017-18.
- Bank has won **Infosys Finacle Clients Innovation Award 2019**.
- **Skoch Order-of-Merit Award 2019** in Gold Category for BOI Mobile.
- **Skoch Award, 2019** in Silver Category for BOI Mobile.

GUIDANCE – FY 2019-20:

- The overall Credit Growth (Global) of the Bank is projected above 10%. The Bank will focus on the growth in Domestic advances, particularly RAM advances. In this context, the Bank will try to fill up the space available in Housing Loan and MSME sector in view of NBFC position at present.

- The Bank will continue its drive for Recovery/Resolution of NPAs and containment of slippages. The Net NPA% will be contained below 6%.

- The operational efficiency will be improved with NIM (Global) targeted above 3% and further reduction in Cost to Income ratio.

- The Bank will continue its effort for optimization of Risk Weighted Assets and plans for augmenting capital base by around Rs.3500 crore.

30th July, 2019
Mumbai

BOI

Relationship beyond banking

Performance Analysis
Q1 : FY 2019-20

ORBIT NEXT

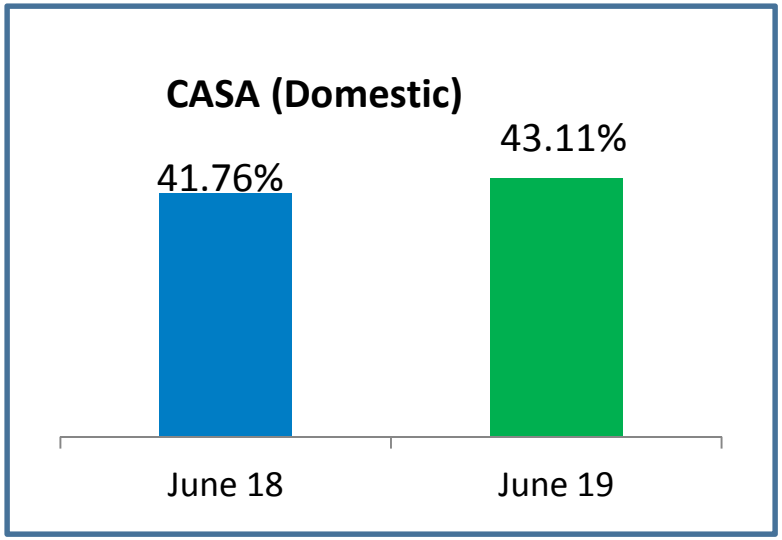
PERFORMANCE AT A GLANCE - Business (Q-o-Q

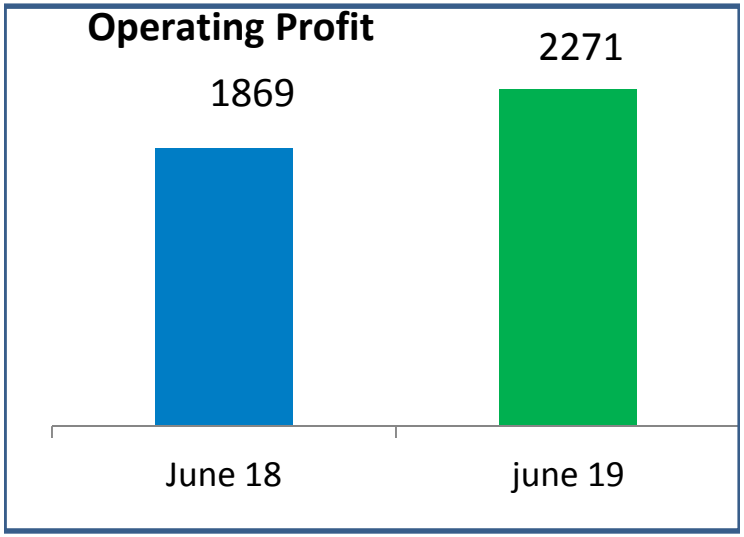
BOI Relationship beyond banking

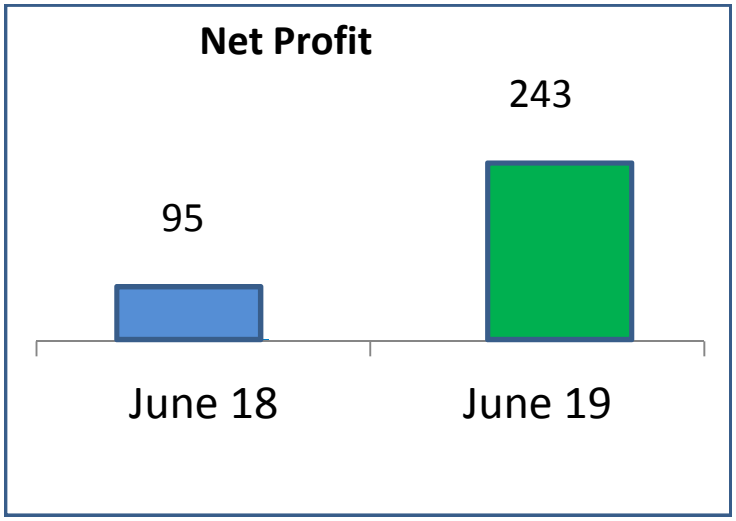
(₹.in Crore)

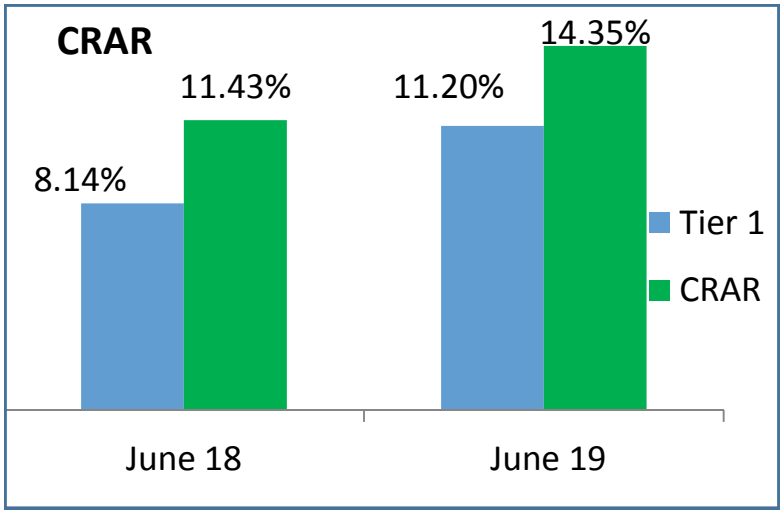
Business Mix (Deposits + Advances)	Jun 18	Mar 19	Jun 19	Variation (%) over Jun 18	Mar 19
Global Business	**878,351**	**903,723**	**888,315**	**1.13**	**-1.70**
Domestic	702,130	749,920	751,263	7.00	0.18
Foreign	176,221	153,803	137,052	-22.23	-10.89
Global Deposits	**514,604**	**520,862**	**512,237**	**-0.46**	**-1.66**
Domestic	410,442	421,783	427,065	4.05	1.25
Foreign	104,162	99,079	85,172	-18.23	-14.04
Global Advances (Gross)	**363,747**	**382,860**	**376,078**	**3.39**	**-1.77**
Domestic	291,688	328,137	324,198	11.15	-1.20
Foreign	72,059	54,723	51,880	-28.00	-5.20

Performance Highlights

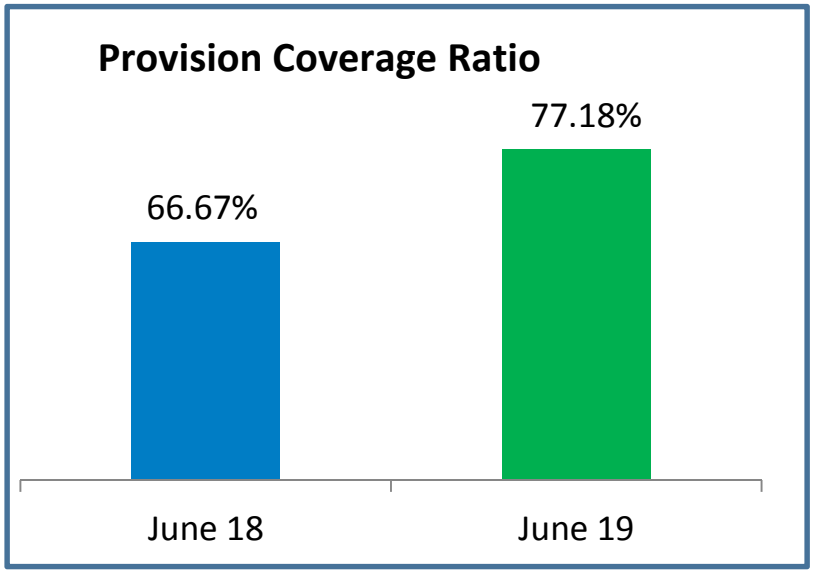


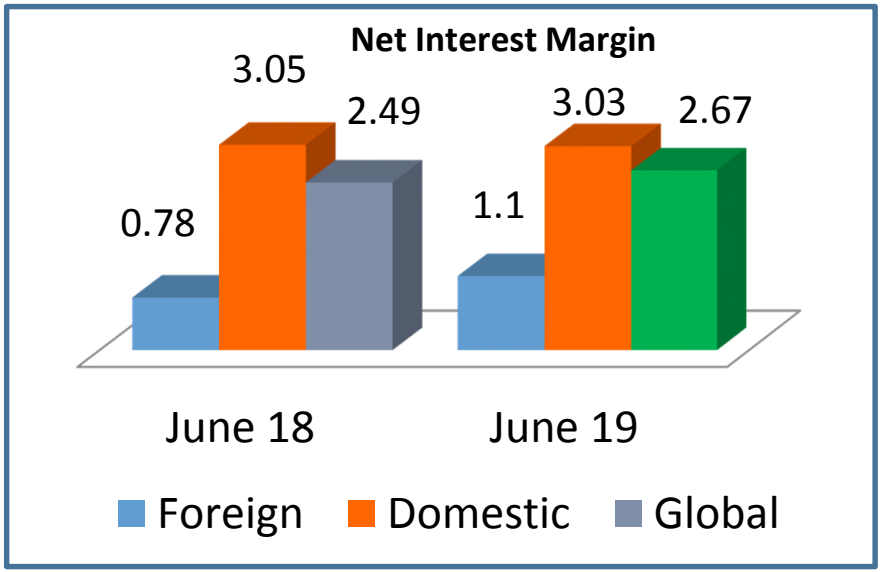


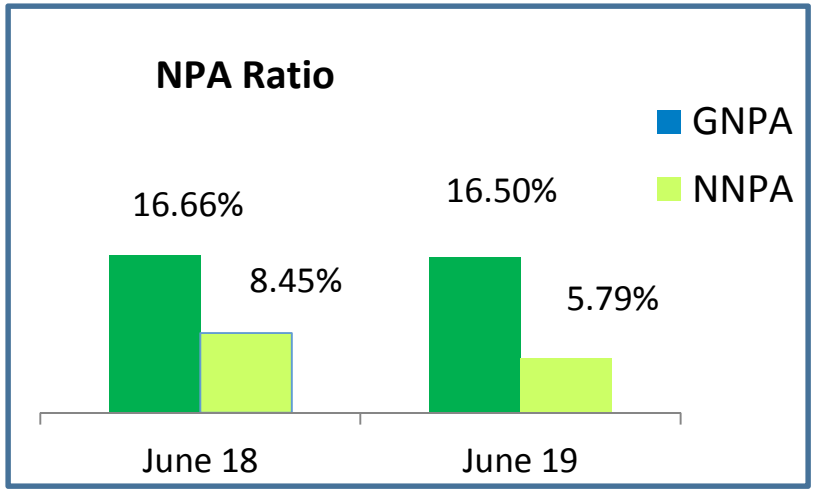


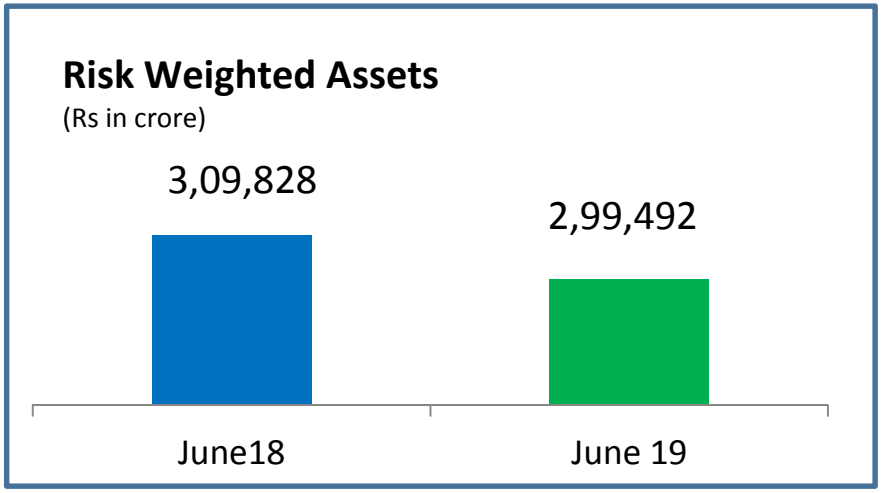


Performance Highlights(Cont).

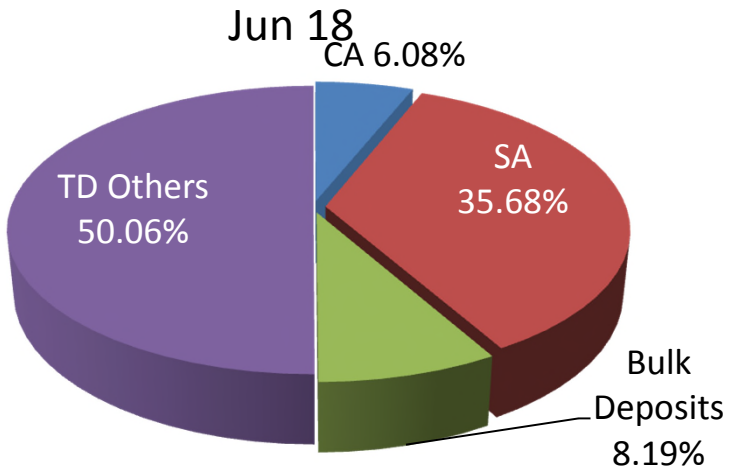


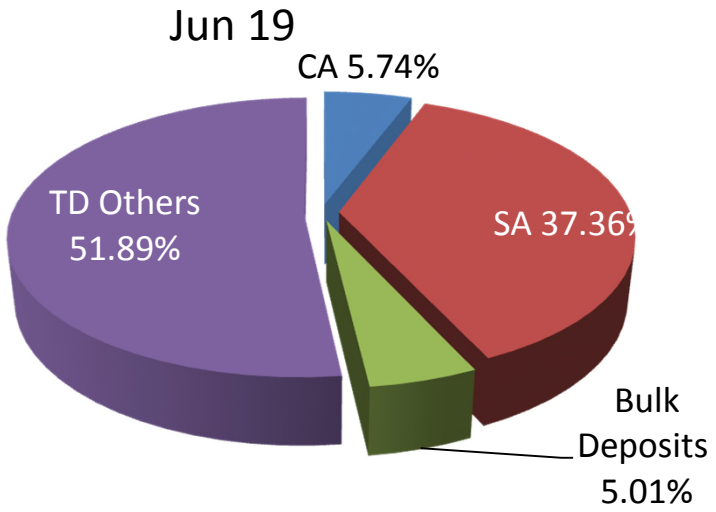






Domestic Deposits - CASA





CASA : 41.76%

CASA : 43.11%

Type of deposits	Jun 18	Mar 19	Jun 19	YoY Growth
Current Account	24733.11	23354.34	24004.55	(2.95)
Saving Account	145182.50	158410.90	156182.02	7.58%
CASA	169915.61	181765.28	180186.57	6.04%

Key Sectors – Domestic

(₹ in Crore)

Industry	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to Domestic credit Jun 19
Agriculture*	48,458	50,338	50,076	3.34	15.45
MSME	52,241	54,595	53,672	2.74	16.56
Retail	49,088	56,492	56,897	15.91	17.55
RAM	**149,787**	**161,425**	**160,645**	**7.25**	**49.55**
Corporate & Others	119,487	138,797	133,983	12.13	41.33
Govt & Govt Guaranteed Advance	22,414	27,915	29,570	31.93	9.12
Total	**291,688**	**328,137**	**324,198**	**11.15**	**100.00**

***Excluding RIDF**

Retail Credit

(₹ in Crore)

Particulars	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to Retail Credit	
					Jun 18	Jun 19
Home	27,709	32417	32904	18.75	56.45	57.83
Mortgage	6,843	6947	6780	(0.92)	13.94	11.92
Auto	4,624	5089	5100	10.29	9.42	8.96
Education	3,343	3257	3245	(2.93)	6.81	5.70
Personal	1,620	1681	1659	2.41	3.30	2.92
Others	4,949	7101	7209	45.67	10.08	12.67
Total	**49,088**	**56492**	**56897**	**15.91**	**100.00**	**100.00**

Domestic Credit – Industry-wise

(₹. in Crore)

Particulars	Jun 18	Mar 19	Jun 19	% to Domestic Advances
Infrastructure	51,167	51,045	51,012	15.73
Basic Metal & Metal products	13,816	13,882	13,673	4.22
Textiles	9,609	8,341	8,087	2.49
Gems & Jewellery	5,714	4,906	4,845	1.49
Chemicals & Chemical products	6,428	6,686	5,418	1.67
Vehicles, vehicle parts & Transport equipment	3,110	3,066	3,106	0.96
Rubber, Plastic & their products	2,062	2,022	1,855	0.57
Construction	2,199	4,969	4,988	1.54
Other Industries	28,100	28,196	26,650	8.22
Total	**122,205**	**123,113**	**119,634**	**36.90**

Priority Sector Advances

(₹. in Crore)

Industry	Jun 18	Mar 19	Jun 19	Y-O-Y Growth %	% to ANBC
Agriculture	**51,916**	**57302**	**51,769**	-0.28	**17.72**
Out of which, S&MF	23,884	28455	25,731	7.73	**8.81**
MSME	49,322	51866	50,244	1.87	
Out of which, Micro	23,139	26148	25,700	11.07	**8.80**
Housing Loan	14,597	17038	17,210	17.90	
Educational Loan	3187	3140	3129	-1.82	
Others	1128	1148	1103	-2.22	
Total Priority Sector Advances	**120,150**	**130,494**	**123,455**	**2.75**	**42.27**

- **Growth excluding RIDF/PSLC in Total Priority Sector.**
- *Outstanding under RIDF is Rs 5871 Crore.*

ANBC Rs.292076 Crore as of 30.06.2019.

Advances - Infrastructure Sectors

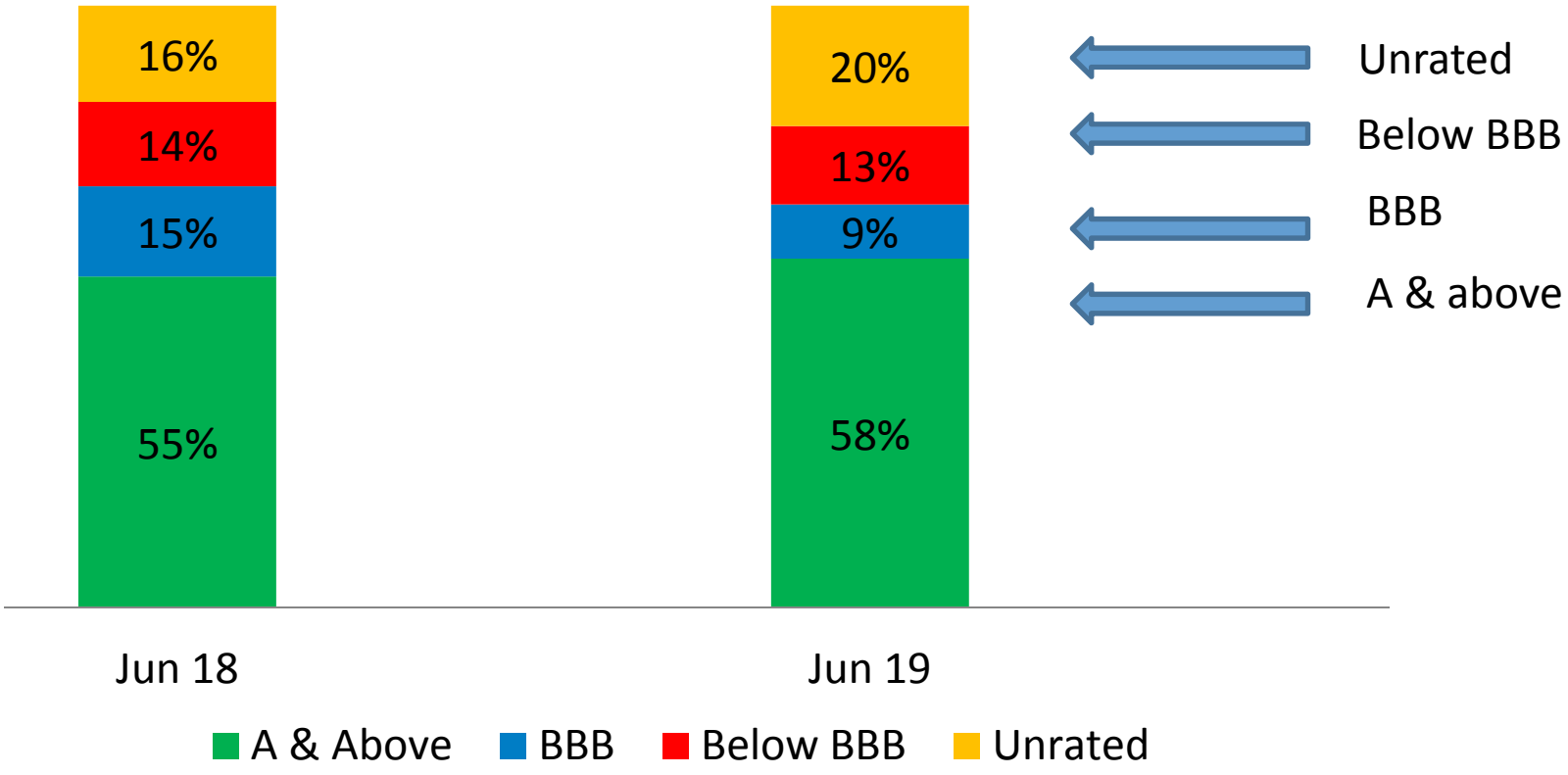
(₹. in Crore)

Particulars	Jun 18	Mar 19	Jun 19	Y-O-Y (%)
Power	**33,985**	**33867**	**33,599**	**-1.14**
*a) SEBs**	14,228	13094	12,946	-9.01
b) Others	19,757	20773	20,653	4.54
Roads and Ports	**11,270**	**11944**	**12,384**	**9.88**
Telecom	**640**	**488**	**488**	**-23.75**
Other Infrastructure	**5,272**	**4746**	**4,541**	**-13.87**
Total	**51,167**	**51045**	**51,012**	**-0.30**

*O/S in Distribution Companies & SEB includes outstanding in Bonds of Rs. **937** Crore as on 30.06.2019.

Improving Rating Profile

External Rating Distribution of Domestic Advances above 5 crore



SMA - 1 & 2 ACCOUNTS

Bank of India
Relationship beyond banking

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

VERTICAL	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
	Jun-18		Mar-19		Jun-19	
SMA-1	148	4586	168	7982	91	1296
SMA-2	123	7069	37	1838	96	5579
TOTAL	271	11655	205	9820	187	6875

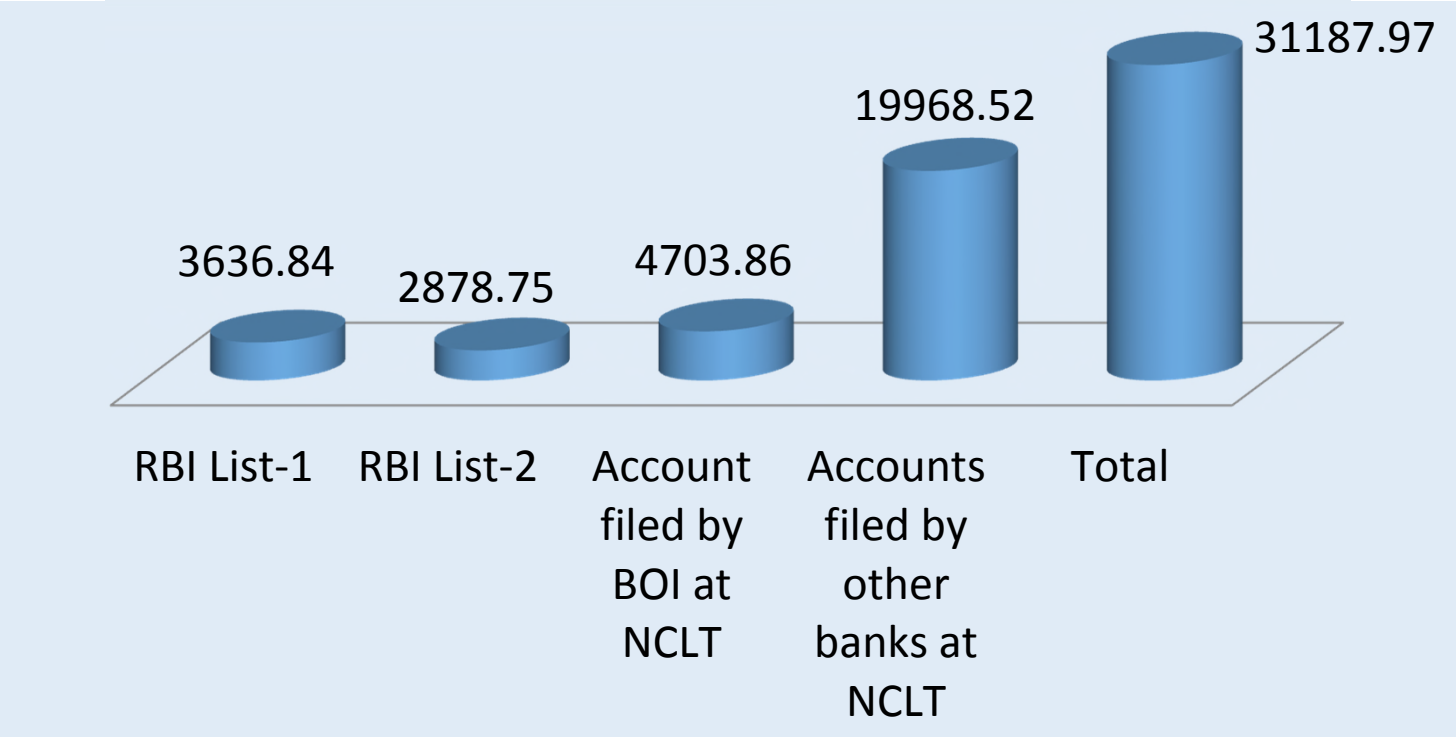
Sector wise breakup of Standard Restructured Advances - 30.06.2019

(₹. in Crore)

Sector	Jun-18	Mar-19	Jun-19
	AMOUNT	AMOUNT	AMOUNT
INFRA	2292	1447	1580
INFRA-POWER	1811	1248	1382
INFRA-TELECOM	--	--	--
INFRA-ROADS & PORTS	399	124	122
INFRA-OTHERS	82	75	76
AVIATION	3660	3583	3614
TEXTILES	12	12	42
ENGG	45	68	63
SUGAR	191	43	40
PHARMA	70	10	14
STEEL	149	135	52
CEMENT	195	192	192
SERVICES	69	58	99
HOTELS	110	107	108
OTHER METAL	6	3	21
AGRICULTURE	21	45	75
AUTOMOBILES	21	7	11
SERVICE-TRANSPORT RELATED	10	71	71
OTHERS	1948	2275	2637
Standard Restructured Advances (Domestic)	**8799**	**8056**	**8619**
Standard Restructured Advances (Overseas)	**124**	**96**	**51**
Standard Restructured Advances (Total)	**8923**	**8152**	**8670**

NCLT ACCOUNTS as on 30.06.2019

(₹. in Crore)



- Resolution of NCLT accounts to lead to lower GNPAs.
- Provision coverage ratio is 100% In List -1 & List -2 accounts, and overall coverage ratio is 91%.

Asset Quality – Sequential

(₹. in Crore)

Item	Jun 18	Mar 19	Jun 19
Gross NPA	60,604	60,661	62,068
Net NPA	27,932	19,119	19,288
Gross NPA %	16.66	15.84	16.50
Net NPA %	8.45	5.61	5.79
Provision Coverage Ratio %	**66.67**	**76.95**	**77.18**

Movement of NPA

(₹. in Crore)

Item	Jun 18	Mar 19	Jun 19
Opening Balance	**62328**	**60798**	**60,661**
Less :			
Recovery	2,699	1,982	1,052
Upgradation	1,774	477	535
Write Off	3922	780	689
Total reduction	**8,395**	**3,239**	**2,276**
Slippages	**6671**	**3,102**	**3,683**
Closing Balance	**60,604**	**60,661**	**62,068**

Break up of Gross NPA

(₹. in Crore)

Particulars	Jun 18	Mar 19	Jun 19	%age to Domestic Credit	
				June 18	June 19
Large Corporate	32,342	32097	32,372	11.09	9.99
MSME	8,859	9023	9,419	3.04	2.91
AGRICULTURE	6,557	8368	9,063	2.25	2.80
RETAIL	2,018	1679	1,938	0.69	0.60
TOTAL (Domestic)	**49,776**	**51167**	**52,792**	**17.06**	**16.28**
Total (Overseas)	**10,828**	**9494**	**9,276**	**15.03**	**17.88**
Total (Global)	**60,604**	**60661**	**62,068**	**16.66**	**16.50**

Investments (Domestic)

(₹. in Crore)

	Jun 18				Jun 19			
Particulars	**AFS**	**HTM**	**HFT**	**TOTAL**	**AFS**	**HTM**	**HFT**	**TOTAL**
1. SLR Investments	28670	80304	12	108986	27995	77105	204	105304
Of Which:								
Government Securities	28670	80304	12	108986	27995	77105	204	105304
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	3.20	N.A	2.96	--	1.42	N.A	4.33	--
2. Non SLR Investments	15644	8963	41	24648	14770	23685	1	38456
M Duration	3.95	N.A	3.06	--	3.24	N.A	--	--
Total	44314	89267	53	133634	42765	100790	205	143760

Net Interest Income – (Quarter ended)

(₹. in Crore)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
Interest Income	**10,013**	**10,814**	**10,332**	**3.19**	**-4.46**
a. From Advances	6,714	7,089	6,924	3.13	-2.33
b. From Investments	2,446	2,662	2,631	7.56	-1.16
c. From Money Market Operations & Others	853	1,063	776	-9.03	-27.00
Interest Expended	**6,659**	**6,770**	**6847**	**2.82**	**1.14**
a. On Deposits	5,777	5,739	5,847	1.21	1.88
b. On Borrowings	601	807	767	27.62	-4.96
c. Subordinated Bonds & Others	281	224	231	-17.79	3.13
Net Interest Income	**3,354**	**4,044**	**3485**	**3.91**	**-13.82**

Non-Interest Income – (Quarter ended)

(₹. in Crore)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
Commission, Exchange & Brokerage	265	378	321	21.13	-15.08
Profit from Sale of Investments	(465)	148	173	137	16.89
Profit from Exchange Transactions	365	246	294	-19.45	19.51
Recovery In W/o accounts	208	218	89	-57.21	-59.17
Other Non Interest Income	245	490	318	29.80	-35.10
Total Non-Interest Income	**618**	**1480**	**1195**	**93.37**	**-19.26**

Profitability - (Quarter ended)

(₹. in Crore)

Particulars	Quarter ended			Variation (%) over	
	Jun 18	Mar 19	Jun 19	Jun 18	Mar 19
1. Total Income	**10,631**	**12,294**	**11527**	**8.43**	**-6.24**
a. Interest Income	10,013	10814	10332	3.19	-4.46
b. Non Interest Income	618	1480	1195	93.37	-19.26
2. Total Expenditure	**8,762**	**9991**	**9256**	**5.64**	**-7.36**
a. Interest expended	6,659	6770	6847	2.82	1.14
b. Operating Expenses	2,103	3221	2409	14.55	-25.21
3.Net Interest Income (NII)	**3,354**	**4044**	**3485**	**3.91**	**-13.82**
4. Operating Profit	**1,869**	**2303**	**2271**	**21.51**	**-1.39**

Provisions - (Quarter ended)

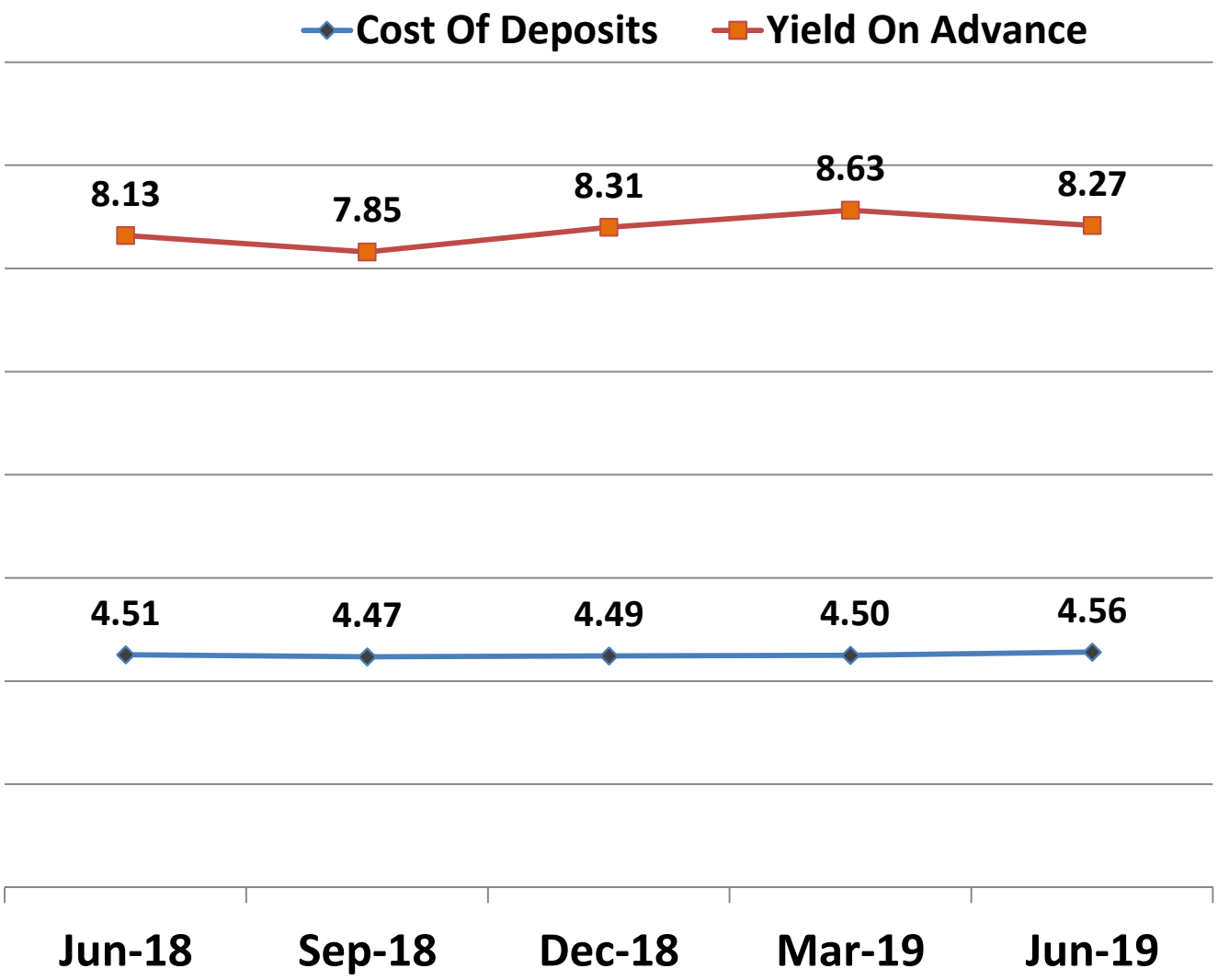
(₹. in Crore)

Particulars	Jun 18	Mar 19	Jun 19
Operating Profit	**1,869**	**2303**	**2271**
Provisions for			
B&D	2,260	1503	1873
Standard Assets	(37)	239	(89)
NPV / Others	(44)	(21)	6
Depreciation on Investment	385	176	121
Total Provisions before Tax	**2,564**	**1897**	**1911**
Taxation	(790)	154	117
Net Profit	**95**	**252**	**243**

Financial Ratios - (Q-o-Q)

Particulars	Jun 18			Mar 19			Jun 19		
	Domestic	Foreign	Global	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.24	1.49	4.51	5.15	1.65	4.50	5.17	1.66	4.56
Yield on Advances	9.39	3.28	8.13	9.36	4.33	8.63	8.94	4.00	8.27
Yield on Investments	7.28	5.88	7.22	7.92	6.06	7.83	7.44	6.11	7.38
NIM	3.05	0.78	2.49	3.38	1.18	2.93	3.03	1.10	2.67
Cost to Income Ratio	54.35	35.45	52.95	60.80	29.28	58.30	53.08	29.24	51.47
Provision Coverage Ratio	67.05	64.34	66.67	77.15	75.67	76.95	77.33	76.17	77.18

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



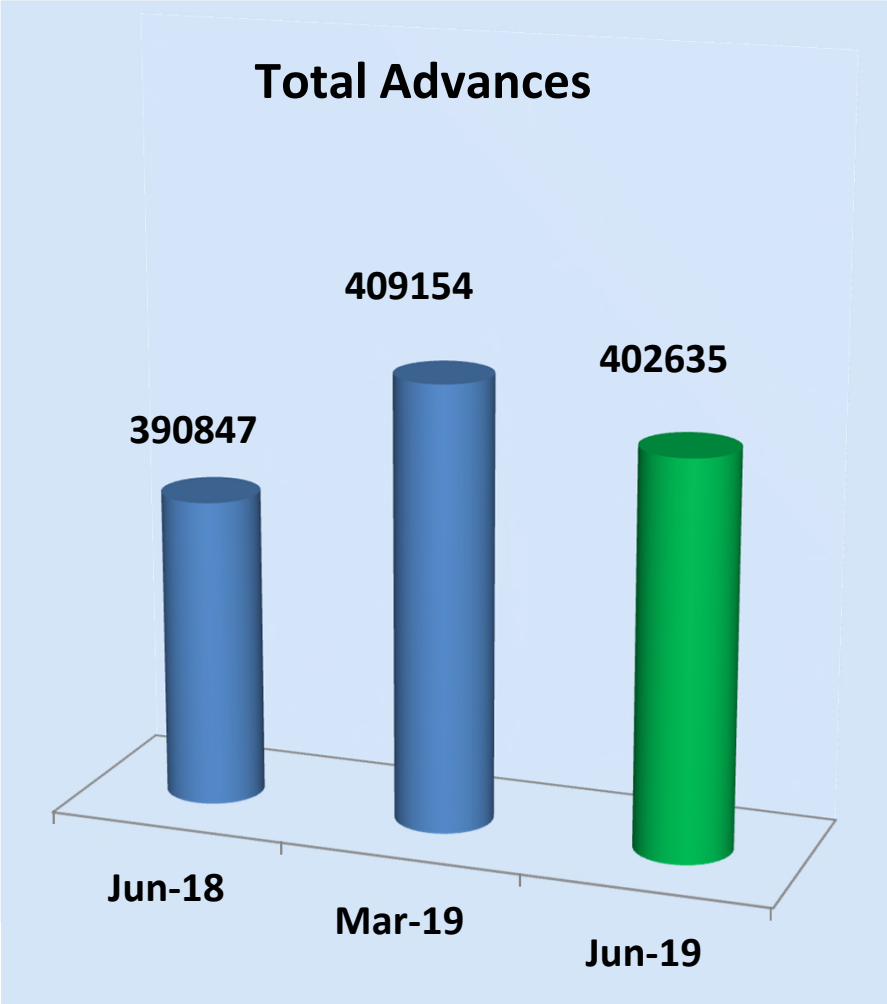
Capital Adequacy – Basel-III

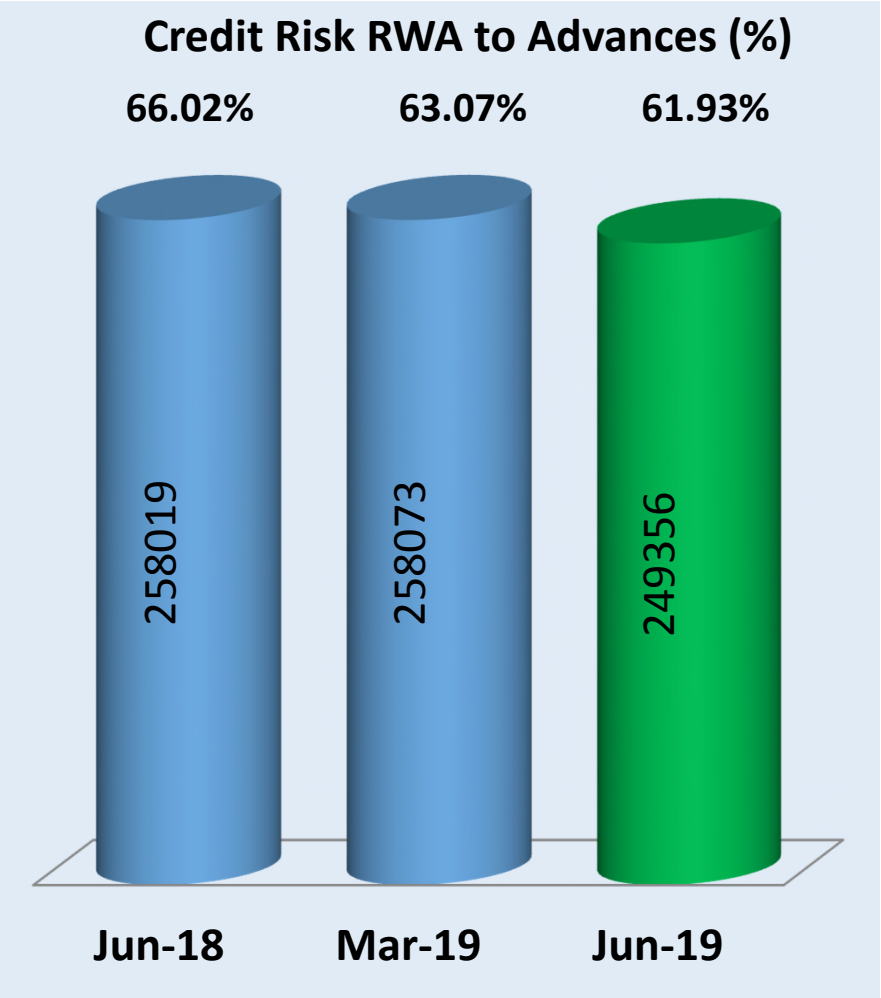
(₹. in Crore)

Particulars	Jun 18	Mar 19	Benchmark of CRAR (%) for Jun 19	Jun 19
Capital Adequacy - Basel III				
CET1 Capital	24,823	33,683		33,359
Tier I Capital	25,228	33,870		33,546
Tier II Capital	10,190	9,534		9,434
Total Capital(CRAR)	**35,417**	**43,404**		**42,980**
Total Assets	595,251	625,223		606,543
Risk Weighted Assets	309,828	305,953		299,492
CET1 (%) including CCB	8.01	11.01	7.375	11.14
Tier I (%)	8.14	11.07	7.00	11.20
Tier II (%)	3.29	3.12	2.00	3.15
Capital Adequacy Basel III (%) including CCB	**11.43**	**14.19**	**10.875**	**14.35**

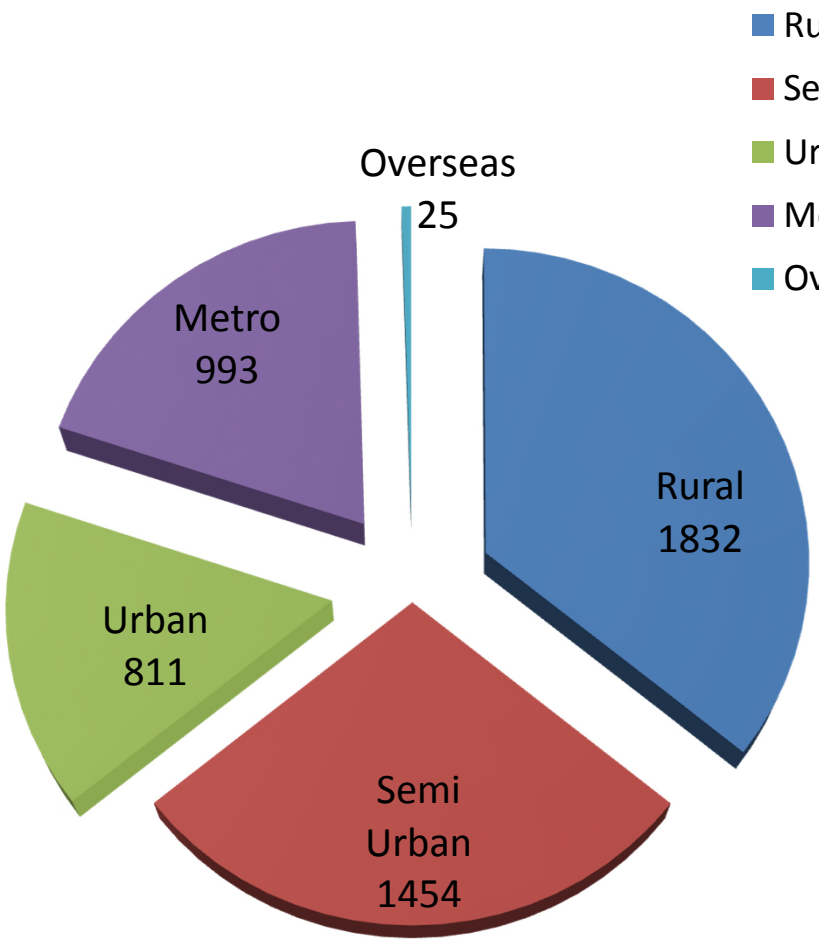
Capital Optimization

(₹. in Crore)





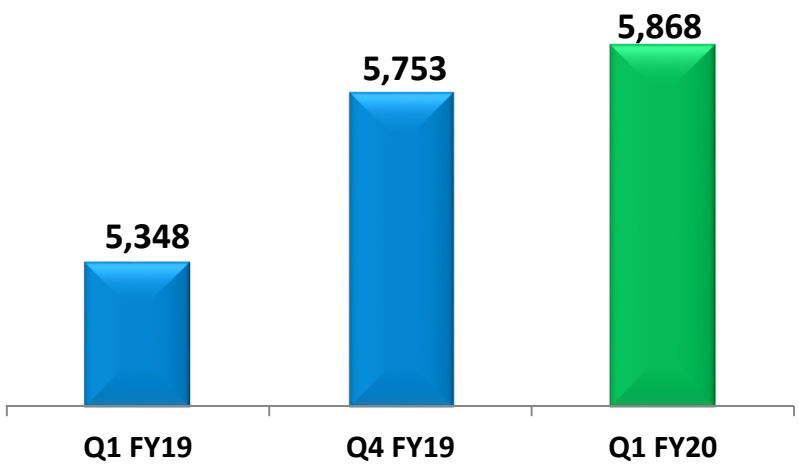
Branch Network



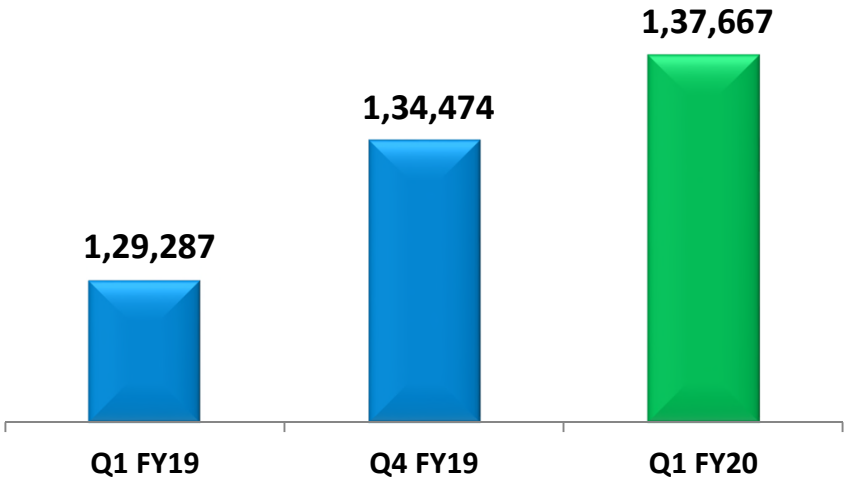
Particulars	Jun 18	Mar 19	Jun 19
Rural	2011	1832	1832
Semi-urban	1371	1454	1454
Urban	860	812	811
Metro	885	994	993
Domestic Branches	**5127**	**5092**	**5090**
Overseas Branches	**29**	**25**	**25**
Total	**5156**	**5117**	**5115**

Delivery Channels

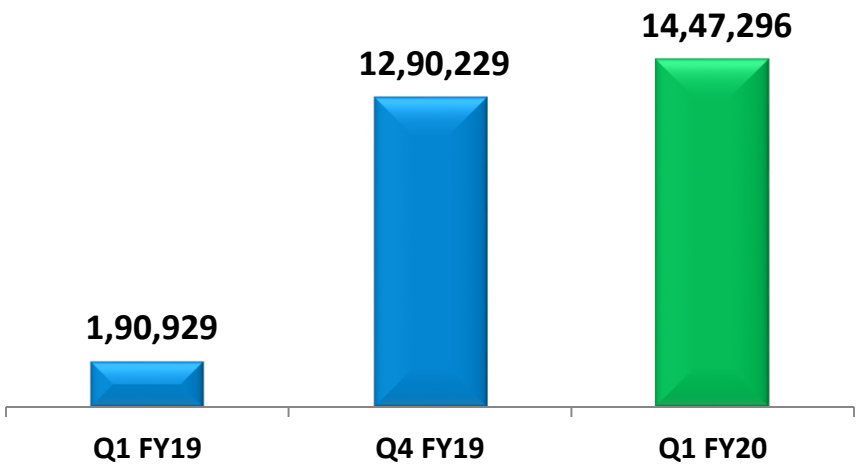
Internet Banking Users - Retail ('000)



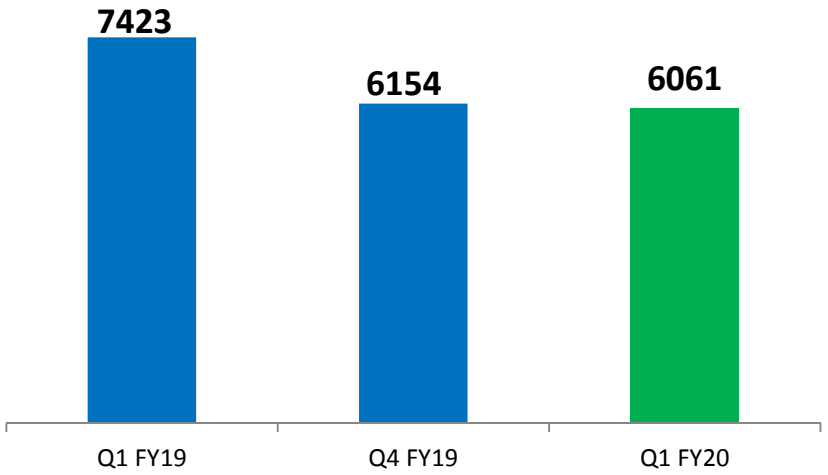
Internet Banking Users - Corporate



Mobile Banking Users



ATM Network



Performance Under Financial Inclusion



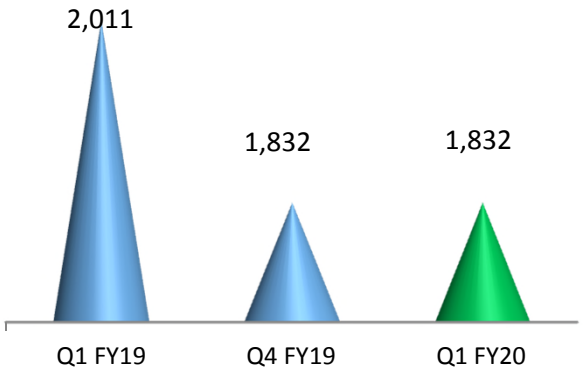




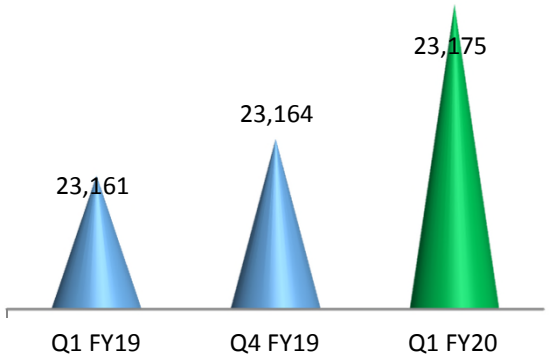
	As on 30.06.2018		As on 30.06.2019	
Particulars	**No. of Accts**	**Amt. (Rs. Cr.)**	**No. of Accts**	**Amt. (Rs. Cr.)**
PMJDY (Lacs)	197	4540	221	5931
Zero Balance Accts (Lacs)	35	-	36	-
PMSBY (Lacs)	36	-	47	-
PMJJBY (Lacs)	13	-	18	-
APY (Lacs)	4	-	8	-
PMMY Shishu	605797	2467	716795	2837
PMMY Kishor	332352	5990	494914	9954
PMMY Tarun	73385	5427	109248	8322
PMMY Total	1011534	13886	1320957	21114

Financial Inclusion

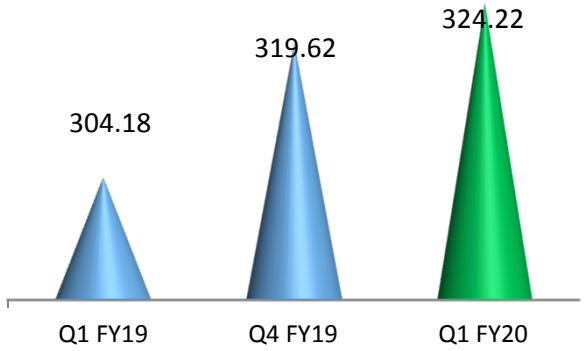
Rural Branches



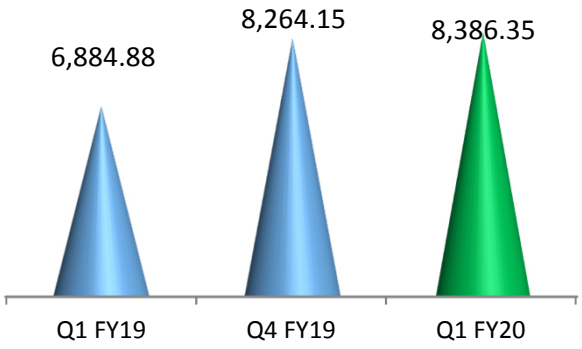
Unbanked Villages Covered



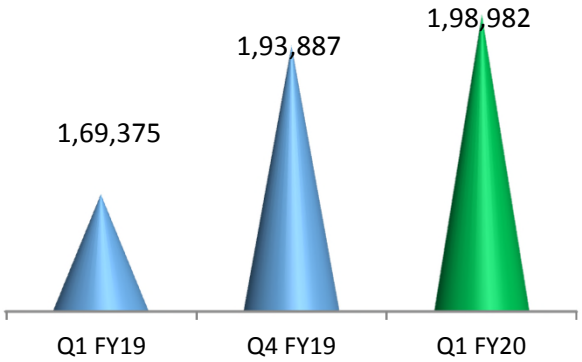
Total BSBD (NO Frill) Account (No in Lacs)



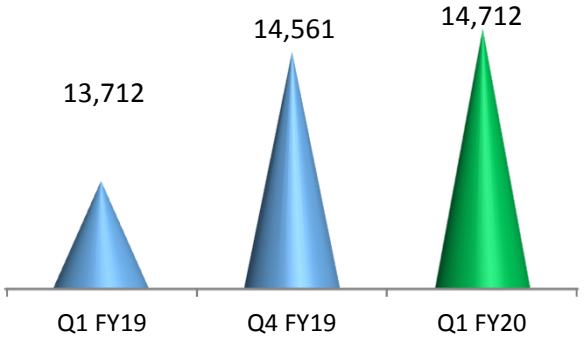
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



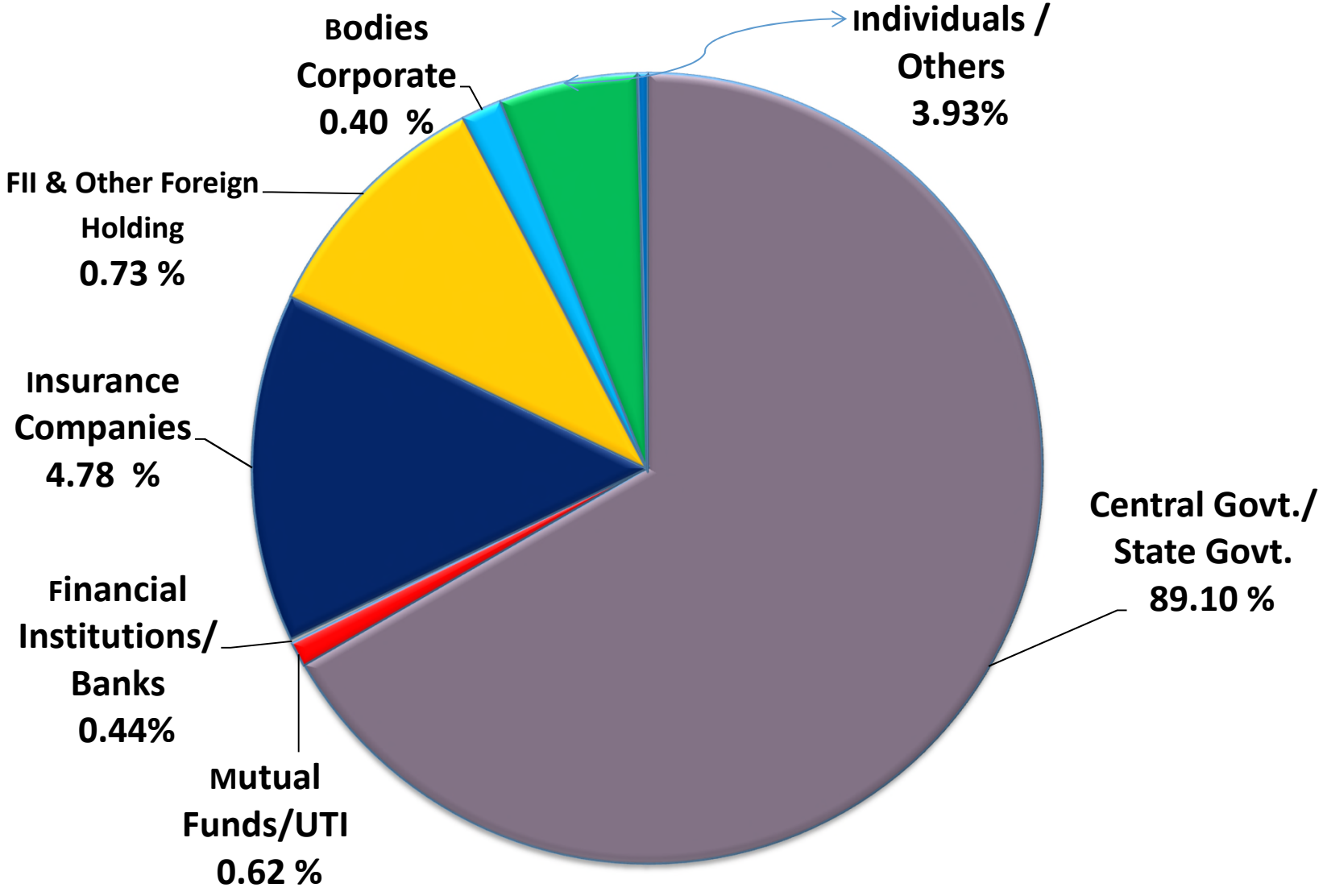
RSETIs - No of Candidates Trained



FLCs-No of Outdoor activities undertaken



Shareholding Pattern - 30.06.2019



RAM Initiatives

- Launched **Retail loans on Tab application** to augment new business
- Engagement with Credit information agencies for generation of leads in retail loans
- Gold Loan: In order to give impetus to gold loans, Gold Loan Authorized Branches and Gold Loan Growth Centres identified. Star Gold Loan Cells, Swarnadhaara Cell formed in all Zones.
- For processing of Agriculture Credit, additional four Agriculture Business Centre opened during Q1, thus taking total ABCs to 55.
- Launched **new products for GST compliant** borrowers
- **Digitalizing the process of Credit underwriting** to improve the TAT and efficiency.
- Launched **Welcome Offer Schemes** for attracting quality borrowers
- Actively **participating in the Udyami Mitra Portal**

Resolution & Recovery

- **Stressed Asset Management Vertical** (SAMV) created for faster resolution of Stressed assets/NPAs.
- **Mission Samadhan:** A non-discriminatory & non-discretionary OTS Scheme formulated for quick resolution of NPAs.
- **"War Room"** and **"Watch room"** formed in each Zone for Recovery, NPA reduction and credit monitoring/trigger management.
- Proactive Credit Monitoring through **"Borrower Health Profile (BHP)"** with dedicated manpower.
- **Tech-driven Credit Monitoring System** for tracking of 'Early Warning Signals' under implementation.
- **"Enterprise wide Fraud Risk Management"** framework initiated for real-time fraud monitoring.

Other Initiatives

- **Digitalizing the process of Credit underwriting** in **MSME** segment to improve the TAT and efficiency.
- Evolving use of **Fintechs for ease of MSME finance** and to improve due diligence modalities. Udyami Mitra portal
- To further boost growth under **MUDRA** launched various **MUDRA centric schemes** like Star Weaver MUDRA Scheme, Star e Rickshaw Scheme etc.
- **Digi Branches:** 255 Select Branches converted to Digi Branches for meeting the demands of Next Gen Customers.
- Launched **Retail loans on Mobile/Tab application** to cater new business.
- **Star Mahashakti-** Up gradation of IT platform from FINACLE 7 to FINACLE 10.
- **Rationalisation** of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.
- **Special drive** for opening of **Government Accounts, Pension accounts** and **Small Saving Scheme** accounts among branches across the country

Awards & Recognition

- Bank has won **Infosys Finacle Clients Innovation Award 2019**.
- Bank has won SKOCH ORDER-OF-MERIT AWARD 2019 in GOLD Category for **BOI Mobile.**
- SKOCH AWARD 2019 in SILVER Category for **BOI Mobile.**
- **Bank of India** has won the **Trusted Brand Award** in the Banks category, as 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.**

THANK YOU!