निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5,"जी" ब्लॉक,
8वी मंजिल,
बांद्रा कुर्ला संकुल,
बांद्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
फैक्स : (022)- 6668 4491
इमेल:headoffice.share@bankofindia.co.in

बैंक ऑफ 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)
Mumbai – 400 051
Phone : (022)- 6668 4490
Fax : (022)- 6668 4491
E-Mail : headoffice.share@bankofindia.co.in

संदर्भ क्र. Ref. No.:HO:IRC:RB:2018-19: 506 दिनांक Date: 31.01.2019

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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.

महोदय/महोदया Dear Sir/Madam,

Bank of India is out of PCA Framework

In compliance of Regulation 30 of SEBI (LODR) 2015, this is to inform that Reserve Bank of India vide their press release No. 2018-2019/1807 dated January 31, 2019 has decided to take out `**Bank of India'** out of `Prompt Corrective Action (PCA)' framework, subject to certain conditions and continuous monitoring.

This is for your information please.

धन्यवाद Thanking you,

भवदीय Yours faithfully,

(राजीव भाटिया Rajeev Bhatia)
कंपनी सचिव Company Secretary

Encl: Copy of Press Release

बैंक ऑफ इंडिया BANK OF INDIA
प्र.का.
H.O.
निवेशक संबंध कक्ष
Investor Relations Cell

प्रेस प्रकाशनी **PRESS RELEASE**

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
वेबसाइट : www.rbi.org.in/hindi
Website : www.rbi.org.in
इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001
DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001
फोन/Phone: 022 2261 0835 फैक्स/Fax: 91 22 22660358

January 31, 2019

Prompt Corrective Action Framework

On a review of the performance of Public Sector Banks (PSBs) currently under the Prompt Corrective Action Framework (PCAF), it was noted that a few banks are not in breach of the PCA parameters as per their published results for the quarter ending December 2018, except Return on Assets (RoA). However, though the RoA continues to be negative, the same is reflected in the capital adequacy indicator. These banks have provided a written commitment that they would comply with the norms of minimum regulatory capital, Net NPA and leverage ratio on an ongoing basis and have apprised the Reserve Bank of India of the structural and systemic improvements that they have put in place which would help the banks in continuing to meet these commitments. Further, the Government has also assured that the capital requirements of these banks will be duly factored in while making bank-wise allocations during the current financial year.

Taking all the above into consideration, it has been decided that Bank of India and Bank of Maharashtra which meet the regulatory norms including Capital Conservation Buffer (CCB) and have Net NPAs of less than 6% as per third quarter results, are taken out of the PCA framework subject to certain conditions and continuous monitoring. In the case of Oriental Bank of Commerce, though the net NPA was 7.15%, as per the published results of third quarter, the Government has since infused sufficient capital and bank has brought the Net NPA to less than 6%. Hence, it has been decided to remove the restrictions placed on Oriental Bank of Commerce under PCA framework subject to certain conditions and close monitoring.

RBI will continuously monitor the performance of these banks under various parameters.

Jose J. Kattoor
Chief General Manager

Press Release: 2018-2019/1807