बैंक ऑफ़ इंडिया Bank of India BOI

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी – 5,"G" ब्लॉक
8वी मंजिल,
बांद्रा कुर्ला संकुल,
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Ref No. HO:IRD:2017-18:499

Date: 12-02-2018

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.

Press Release and Presentation to Analyst

In compliance of Regulation 46 (2) of the SEBI- Listing Regulations-2015, we are attaching herwith the following documents for the Financial Results of Quarter Ended 31.12.2017

1. Press Release
2. Presentation for Analysts

Thanking you,

भवदीय Yours faithfully,

(राजीव भाटिया Rajeev Bhatia)
कंपनी सचिव Company Secretary

PRESS RELEASE

BANK OF INDIA ANNOUNCES DECEMBER 2017 (Q3 - FY 2017-18) FINANCIAL RESULTS

Bank of India announced its audited results for the Q3 FY 2017-18, following approval by its Board of Directors on February 12, 2018.

BUSINESS:

- Global Business of the Bank stood at Rs.9,05,541 crore as on December 31, 2017 against Rs.9,29,656 as on December 31, 2016. The de-growth in total business level has been as a result of conscious decision of the Bank for Consolidation, Cleansing of books and for Conservation of Capital.
- In order to rationalize the level of advances in line with the Capital, the Bank had to curtail its overseas advances by Rs.13634 crore with respect to position as on September 30, 2017 as well as resorted to placement of Inter Bank Participation Certificate (IBPC) with other banks against our advances assets amounting Rs.8312 crore. These IBPCs are technically not included in our Bank's books of account. Including the IBPC, the Bank's Global Business would have been Rs.9,13,853 crore.
- The ratio of CASA has improved from 39.84% in March, 2017 to 40.36% in December,2017. The CASA level has improved from Rs. 1,62,770 crore in September,2017 to Rs. 165621 crore in December,2017 as a result of various initiatives taken by the Bank.
- The Gross Advances stood at Rs. 3,79,538 crore as on December 31, 2017 against Rs.3,87,028 crore as on December 31,2016. The decline in advances was because of rebalancing of exposure in overseas operation. The domestic advances, however, increased from Rs.2,76,141 crore as on December 31, 2016 to Rs.2,80,670 crore as on December 31, 2017, even after IBPC placement of Rs. 8312 crore in December,2017. But for IBPC, the domestic advances level would have been Rs.2,88,982 crore, showing y-o-y increase of 4.7%.
- The RAM Advances (Retail, Agriculture and MSME) increased from Rs.1,31,246 crore as on December 31,2016 to Rs.1,45,051 crore as on December 31,2017 and its share in Advances increased from 47.53% in December 2016 to 51.68% in December 2017.

- Priority Sector advances stood at Rs. 1,13,611 crore which constitutes 40.65 % of ANBC. Agriculture advances were Rs 51,266 crore forming 18.34 % of ANBC. Both the sectoral advances were above the regulatory requirement.

ASSET QUALITY:

- Because of one time reclassification of certain assets by the Reserve Bank of India in their Risk Based Supervision/ Risk Assessment, Bank's NPA ratios moved up in the current quarter. The Gross NPA ratio went up from 12.62% in September, 2017 to 16.93% in December 2017. Similarly, the net NPA ratio has gone up from 6.47% in September, 2017 to 10.29% in December, 2017.

- Gross NPA went up from Rs. 49307 crore in September, 2017 to Rs.64249 crore in December, 2017 and Net NPA moved up from Rs.23566 crore to Rs.36117 crore during the same period.

- The RBI, in their Risk Based Supervision/Risk Assessment conducted for FY2016-17, has mandated us to classify Rs. 14,057 crore assets as NPAs. Out of this, major portion i.e. Rs.9405 crore is our lending against Stand by Letter of Credit (SBLC) issued by other Banks. The remaining amount represents consortium advances, where the Bank is not a leader and have abided by the decisions of the JLF. Consequently, the NPAs of foreign branches has increased from Rs. 9635 crore in September 2017 to Rs. 20,775 in December,2017. Out of Rs.9405 crore of lending against SBLC marked as NPAs, we have already recovered Rs. 4751 crore by now and we are quite confident to recoup rest of the amount by March,2018

- Total Global Restructured Standard Assets of the Bank came down both on y-o-y basis as well as sequentially. From Rs.12809 crore in December,2016 and Rs. 11819 crore in September, 2017, it has come down to Rs. 10633 crore in December,2017.

PROFIT – Q3 FY 2017-18:

- The Bank's Operating Profit stood at Rs.1,354 crore for Q3- 2017-18 as against Rs.2458 crore for Q3 2016-17.The Bank's operating profits have been impacted by decline in interest income because of NPAs and lower treasury income on account of hardening of yield rate.

- The Bank posted Net profit of (-) Rs. 2,341.23 crore in Q3-FY 2017-18 against a profit Rs. 101.73 crore posted in Q3 2016-17. The sharp decline was due to provisioning for bad debts as well as for treasury (MTM) losses.

- The Non-interest Income of the Bank declined from Rs.1769 crore in December,2016 to Rs.1041 crore in December,2017, mainly because of lower income from sale of investment in treasury operations. However, excluding

the same, non-interest income has gone up from Rs. 768 crore in December, 2016 to Rs. 960 crore in December, 2017, i.e. by 25.0%.

CAPITAL ADEQUACY:

- The CRAR on solo basis (Basel III) stood at 12.05% as of December 31, 2017. The Tier-I Capital stood at 8.82% and CET-1 ratio at 7.06%, which is above the Regulatory norm.

NIM, COST & YIELD

- The NIM (Global) of the Bank has come down from 2.21% in Q3- FY 2016-17 to 1.88% in Q3- FY 2017-18 on account of lower yield which was due to higher NPAs. The yield on funds stood at 6.01% in Dec 2017 against 6.37% in Dec 2016. However, we have pruned the cost of deposits and cost of funds. The Cost of Deposits (global) came down from 4.81% in Q3-FY 2017 to 4.47% in Q3-FY 2018 and the Cost of funds came down from 4.51% to 4.40% during the same period. Particularly, the domestic cost of deposits has been brought down from 6.00% to 5.43% through various measures, including organizing special campaign for CASA mobilisation and shedding of high cost deposits.

INITIATIVES

- ❖ During the current year the Bank has implemented various initiatives for a **Prompt Turn Around**. A few of them are mentioned as under:
- ❖ Concept of **Area Managers** and **Star Prime** implemented for being more customer focused and for business development, recovery, digitization at ground level and re-activation of branches.
- ❖ Monthly Campaign called "**Ghar Ghar Dastak"** being organized every month for speeding up CASA, NPA Recovery and Credit disbursement.
- ❖ Special CASA campaigns "**Amantran"** organized with special focus on Government, Business Associates, HNIs & NRIs
- ❖ 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
- ❖ Refurbishing select branches as "**Star Digi"** branches with high end digitalized services for tech savvy customers.
- ❖ IT initiative "**Star Mahashakti"** being implemented for taking the Bank's technological capability to next level

- Focus on **Digitisation** and **Alternate Delivery Channels** such as internet Banking, Debit and Credit Cards, POS machines
- One of the premier Banks in implementing concept of **Digital Village**. Till now 325 villages converted into digital villages.
- Activation of 561 Growth Centers through Business Correspondents (BCs) called -**"Star Points"** for expanding our outreach.

AWARDS:

- Bank of India ranked as the **2nd Most Trusted Bank** in the PSU Bank category by Economic Times.
- Bank of India has been conferred **"Market Achievers' Award" in Currency Derivatives Segment** amongst Public Sector Banks by **NSE**.
- Bank of India awarded as **"Best Performer in Currency Derivative Segment"** amongst all Banks' Category by BSE.
- IDRBT Banking Technology Excellence Award, Best Bank for Managing IT Ecosystem, large Bank category.
- IDRBT Banking Technology Excellence Award, Best Bank for Electronic Payments, large bank category.
- Bank's In-House Journal 'Taarangan' conferred with Prestigious 'ABCI Magazine of the Year Award 2017' at Mumbai

12th February, 2018
Mumbai

Bank of India

Relationship beyond banking

Performance During
Q3 : FY17-18

*** ENABLING THE STAR TO SHINE ***

Progress under Divergent Accounts

Bank of India
Relationship beyond banking

- The total slippages during the quarter increased by Rs 18,329 crore of which Rs 13,645 crore was due to accounts downgraded by RBI.
- **SBLC – OTHER BANKS** :

❖ Of the Rs 13,645 downgraded by RBI, Rs.9,405 crore represents SBLCs issued by other Banks.

❖ We have already recovered Rs. 4,751 crore to date and expecting to recover the remaining during Q4 2018 once the notice period is over.

- **OTHERS**

➢ Some of the non SBLC accounts are expected to achieve DCCO during the current month resulting in their upgradation.

➢ In none of the accounts, we are leaders, we acted as per JLF decision. But we will initiate NCLT proceedings and recover/upgrade at the earliest.

Potential Benefits under NCLT Accounts

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Relationship beyond banking

- Some accounts under NCLT where we have already provided 100%, are going to be resolved during this quarter leading to write back of provision.
- Our Provision coverage ratio is 67% (excluding loan accounts backed by SBLC of other Banks where decision by RBI is pending on provision to be made either by issuing bank or discounting bank).
- Most of the big assets under NCLT expected to be resolved in Q1 2019, resulting in write back in such accounts.

POSITION OF ASSET GROWTH AND DIVERSIFICATION

- During Q3 we have sold assets to others under IBPC resulting in reduction in the topline advances by Rs.8312 crore which will come back during this quarter.
- Our RAM has increased from 47.53% to 51.68% year on year, as per our focus on rebalancing asset growth.

PERFORMANCE AT A GLANCE

Bank of India
Relationship beyond banking

Q3 FY18		
Parameter	**Rs. Crore**	**Y-o-Y (%) Growth**
Business	905,541	-2.59
Total Deposits	526,003	-3.06
Gross Advances	379,538	-1.94
CASA Deposits	165,621	-2.80
Priority Sector Advances	113,611	3.64
MSME Advances	53,141	12.30
Retail Advances	45,317	20.23
Net Profit	-2,341	

Cont.....PERFORMANCE AT A GLANCE

Bank of India
Relationship beyond banking

Ratios for Q3 FY18	
Parameter	**(In %)**
Gross NPA	16.93% (13.22% in Mar 17 and 13.38 % in Dec 16)
Net NPA	10.29% (6.90% in Mar 17 and 7.09 % in Dec 16)
Provision Coverage Ratio	56.96% (61.47% in Mar 17 and 58.71 % in Dec 16)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	19.73% (16.12% in Mar 17 and 16.69 % in Dec 16)

Business (Q-o-Q)-Sequential

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Relationship beyond banking

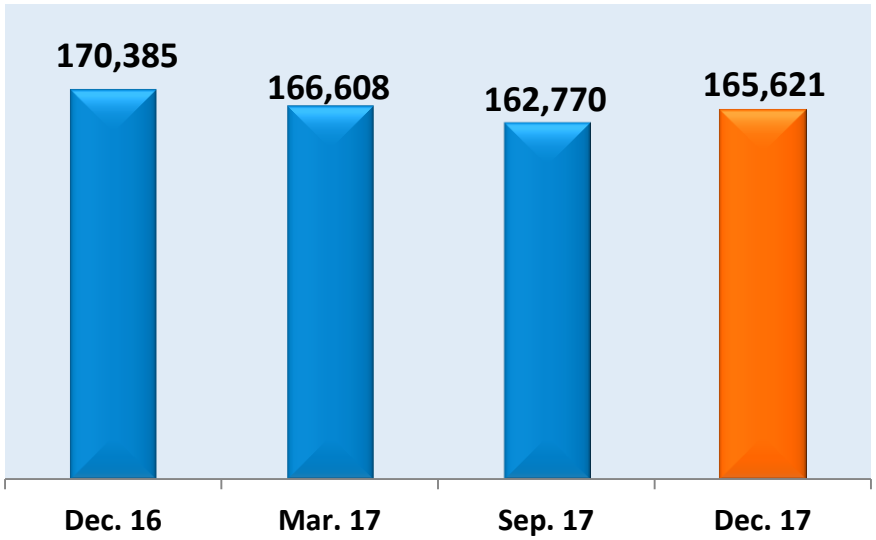
(₹.in Crores)

Business Mix (Deposits + Advances)	Dec 16	Mar 17	June 17	Sep17	Dec 17	Variation (%) over Dec 16	Sep 17
Global Business	**929,656**	**933,820**	**934,796**	**934,403**	**905,541**	**-2.59**	**-3.09**
Domestic	701,766	709,183	706,833	700,902	694,636	-1.02	-0.89
Foreign	227,890	224,637	227,963	233,501	210,905	-7.45	-9.68
Global Deposits	**542,628**	**540,032**	**543,734**	**543,716**	**526,003**	**-3.06**	**-3.26**
Domestic	425,625	423,457	425,263	422,718	413,966	-2.74	-2.07
Foreign	117,003	116,575	118,471	120,998	112,037	-4.24	-7.41
Global Advances (Gross)	**387,028**	**393,788**	**391,062**	**390,687**	**379,538**	**-1.94**	**-2.85**
Domestic	276,141	285,725	281,570	278,185	*280,670	1.64	0.89
Foreign	110,887	108,063	109,492	112,502	98,868	-10.84	-12.12

*reduced by Rs 6,962 crores due to IBPC.

- The de-growth in total business level has been as a result of conscious decision of the Bank for Consolidation, Cleansing of books and for Conservation of Capital.

CASA Profile



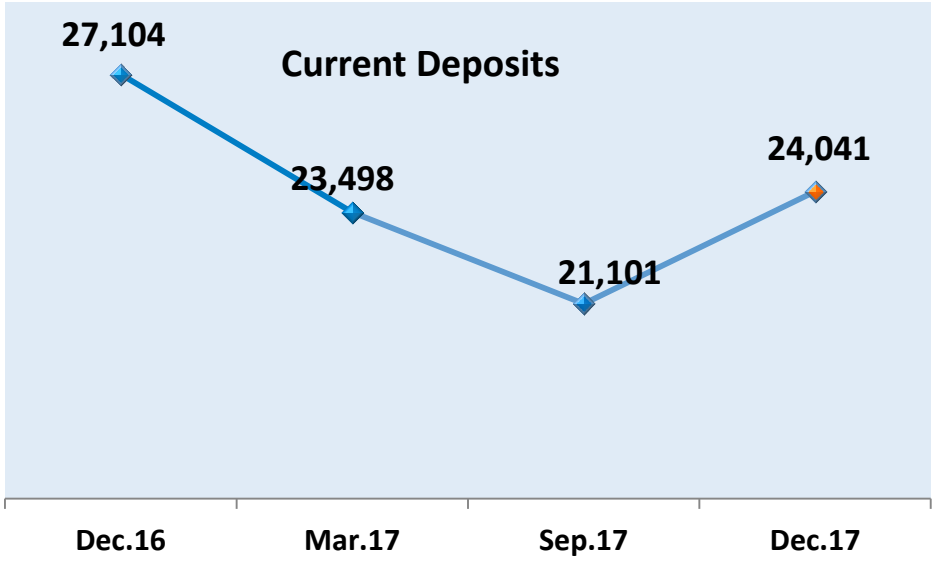
(₹. in Crores)

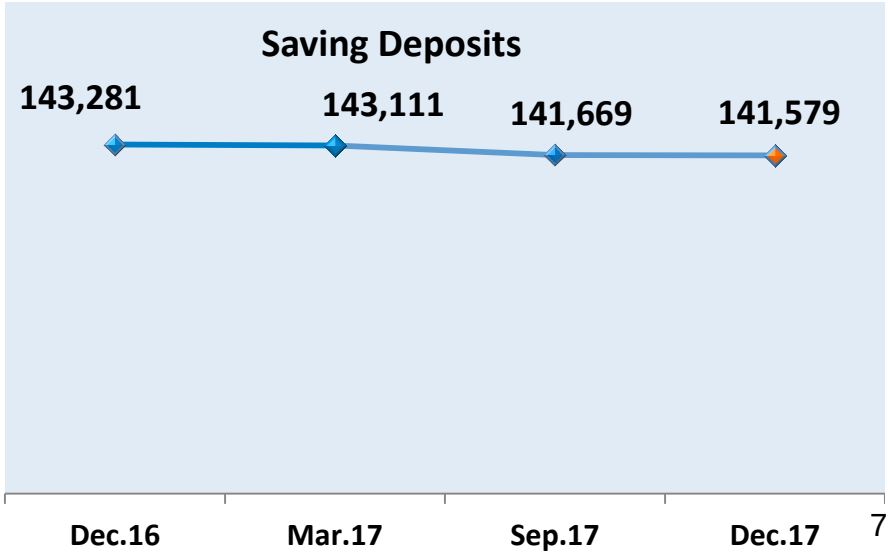
CASA Ratio:40.36 %

CASA
Q-o-Q Growth:1.75%

Current Deposit
Q-o-Q Growth:13.93%

Savings Deposit
Q-O-Q Growth: -0.06%





Key Sectors – Domestic Credit

Bank of India
Relationship beyond banking

(₹ in Crores)

Industry	Dec16	Mar 17	June 17	Sep 17	Dec17	Y-O-Y Growth %	% to Domestic Credit Dec 16	% to Domestic Credit Dec. 17
Agriculture*	46,232	47,010	47,327	47,535	46,593	0.78	16.74	16.60
MSME (Priority & Non-Priority)	47,321	51,086	50,277	52,606	53,141	12.30	17.14	18.93
Retail	37,693	40,098	41,414	42,869	45,317	20.23	13.65	16.15
RAM	**131,246**	**138,194**	**139,018**	**143,010**	**145,051**	**10.52**	**47.53**	**51.68**
Corporate & Others	144,895	147,531	142,552	135,175	135,619	-6.40	52.47	48.32
Total	**276,141**	**285,725**	**281,570**	**278,185**	**280,670**	**1.64**	**100.00**	**100.00**

*Excluding RIDF

Retail Credit

(₹ in Crores)

Particulars	Dec16	Mar 17	June 17	Sep 17	Dec17	Y-O-Y Growth %	%age to Retail Credit	
							Dec. 16	Dec. 17
Home	21,050	22,248	23,213	23,878	24,897	18.28	55.85	54.94
Mortgage	5,130	5,617	5,903	6,291	6,840	33.33	13.61	15.09
Auto	3,255	3,495	3,648	3,875	4,203	29.12	8.64	9.27
Education	3,148	3,121	3,129	3,187	3,398	7.94	8.35	7.50
Personal	1,171	1,252	1,319	1,385	1,480	26.39	3.11	3.27
Others	3,939	4,365	4,202	4,253	4,499	14.22	10.45	9.93
Total	**37,693**	**40,098**	**41,414**	**42,869**	**45,317**	**20.23**	**100.00**	**100.00**

Priority Sector Advances

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Relationship beyond banking

(₹. in Crores)

Industry	Dec 16	Mar. 17	Jun 17	Sep 17	Dec 17	Y-O-Y Growth %	% to ANBC
Agriculture*	**54,537**	**54,303**	**54,542**	**53,387**	**51,266**	-6.00	**18.34**
Out of which , S&MF	23,873	23,726	24,167	24,034	23,904	0.13	**8.55**
MSME	39,747	42,768	42,466	44,088	44,942	13.07	
Out of which , Micro	18,624	18,964	18,908	20,905	21,834	17.24	**7.81**
Housing Loan	10,966	11,584	12,256	12,660	12,999	18.54	
Educational Loan	3,219	3,188	3,199	3,368	3,280	1.89	
Others	1,156	1,185	1,172	1,074	1,124	-2.77	
Total Priority Sector Advances $	**1,09,625**	**1,13,027**	**1,13,635**	**1,14,577**	**1,13,611**	3.64	**40.65**

* Growth in Agriculture excluding RIDF & IBPC is 8.04% on Y-o-Y basis. Including RIDF & IBPC it is -6.00% due to repayment of RIDF fund & reduction in IBPC borrowing over Dec 2016.

$ Out of Priority Sector RIDF amount is Rs.6,971cr (out of which, NABARD-Rs. 4,673cr, SIDBI-Rs.1,281cr and NHB-Rs.1,017 cr) Net IBPC Agriculture amount is Rs.650 crore (out of which IBPC SF & MF-Rs.426 crore)

- *ANBC Rs.279,472Crore as of 31.12.2017*

Domestic Credit – Industry-wise

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Dec 16	Mar 17	June 17	Sep 17	Dec 17	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	46,579	45,975	45,842	46,040	45,135	-3.10	16.08
Basic Metal & Metal products	13,953	14,414	14,134	14,259	16,168	15.87	5.76
Textiles	9,726	9,952	9,771	9,850	9,588	-1.42	3.42
Gems & Jewellery	5,846	5,845	5,705	5,973	5,611	-4.02	2.00
Chemicals & Chemical products	5,795	5,455	5,528	5,509	5,632	-2.81	2.01
Vehicles, vehicle parts & Transport equipment	3,260	3,161	3,228	3,020	3,038	-6.81	1.08
Rubber, Plastic & their products	2,148	2,323	2,155	2,256	2,118	-1.40	0.75
Construction	1,647	1,123	1,111	1,155	1,327	-19.43	0.47
Other Industries	26,488	27,834	28,376	24,674	26,908	1.59	9.59
Total	**115,442**	**116,083**	**115,850**	**112,736**	**115,525**	**0.07**	**41.16**

Advances - Infrastructure Sectors

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Relationship beyond banking

(₹. in Crores)

Particulars	Dec. 16	Mar. 17	June 17	Sep. 17	Dec. 17	Y-O-Y (%)
Power	**32,275**	**30,206**	**30,741**	**30,395**	**28,800**	**-10.77**
*a) SEBs**	14,030	9,800	12,003	11,693	11,415	-18.64
b) Others	18,245	20,406	18,738	18,702	17,385	-4.71
Roads and Ports	**11,300**	**11,360**	**10,354**	**10,369**	**11,035**	**-2.35**
Telecom #	**886**	**866**	**656**	**653**	**653**	**-26.30**
Other Infrastructure	**4,355**	**4,729**	**4,699**	**5,817**	**5,841**	**34.12**
Total	**48,816**	**47,161**	**46,450**	**47,234**	**46,329**	**-5.09**

*O/S in Distribution Companies & SEB also includes outstanding in Bonds Rs.1,194 crore as on 31.12.2017.

O/S under Telecom excludes the outstanding under Telecom Services with outstanding of Rs.3,152 crores as on 31.12.2017.

Restructured Assets

(₹. in Crores)

Period	Domestic	Foreign	Global
Up to March,2014	15,277	978	16,255
FY 2014-15	6,925	423	7,348
FY 2015-16	1,516	-	1,516
FY 2016-17 (Q1)	225	-	225
FY 2016-17 (Q2)	76	-	76
FY 2016-17 (Q3)	191	-	191
FY 2016-17 (Q4)	730	-	730
FY 2017-18 (Q1)	78	-	78
FY 2017-18 (Q2)	19	-	19
FY 2017-18 (Q3)	367	-	367
TOTAL RESTRUCTURED PORTFOLIO	25,404	1,401	26,805
Of Which a) Standard	*10,514*	*119*	*10,633*
b) NPA	*14,890*	*1,282*	*16,172*

Standard Restructured Advances - Sequential

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Dec. 16	Mar. 17	June 17	Sep. 17	Dec. 17
CDR Restructuring	**1,574**	**1,244**	**893**	**870**	**480**
Domestic	1,381	1,061	817	793	428
Foreign	193	183	76	77	52
Other Restructuring	**11,235**	**10,204**	**10,786**	**10,949**	**10,153**
Domestic	10,995	10,128	10,550	10,711	10,086
Foreign	240	76	236	238	67
Total	***12,809 (3.31%)***	***11,448 (2.91%)***	***11,679 (2.99%)***	***11,819 (3.03%)***	***10,633 (2.80%)***
Domestic	12,376	11,189	11,367	11,504	10,514
Foreign	433	259	312	315	119

Figures in ( ) represents % to Gross Advances

Sector wise breakup of Standard Restructured Advances (Domestic)- 31.12.2017

Bank of India
Relationship beyond banking

(₹. in Crores)

Sector	Dec-16	Dec-17
INFRA	5,633	4,426
INFRA-POWER	4,413	3,783
INFRA-TELECOM	429	53
INFRA-ROADS & PORTS	618	417
INFRA-OTHER CONSTRUCTION	173	173
AVIATION	2,203	40
TEXTILES	336	316
ENGG	145	371
SUGAR	435	291
PHARMA	387	0
STEEL	258	4
CEMENT	247	110
EDUCATION	95	134
SERVICES	54	181
HOTELS	119	219
OTHER METAL	142	78
PAPER	58	177
FOOD PROCESSING	64	2
AGRICULTURE	78	27
RUBBER & PLASTIC	26	26
AUTOMOBILES	45	50
CHEMICALS	15	104
CERAMICS	45	0
SERVICE-TRANSPORT RELATED	20	0
CRE	26	14
OTHERS	1,945	3,944
Total	**12,376**	**10,514**

Movement in Restructured Portfolio as on 31.12.2017 (Domestic)

Bank of India
Relationship beyond banking

(₹. in Crores)

Restructured Portfolio	FY 2016-17 (Q3)			FY 2016-17 (Q4)			FY 2017-18 (Q3)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	11,571	15,486	27,057	12,376	15,163	27,539	11,504	14,281	25,785
Fresh Restructuring during the quarter	674	19	693	49	28	77	363	-	363
Accounts slipped during the quarter	-119	119	-	-670	670	0	-1,405	1,405	-
Closed during FY**	196	182	378	382	71	454	66	665	731
Change in outstanding	-33	200	167	-1,699	979	-720	28	-41	-13
Upgraded during the quarter	479	-479	-	1,514	-1,514	0	90	-90	-
Restructured as at Dec. 31	12,376	15,163	27,539	11,189	15,254	26,443	10,514	14,890	25,404

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

Flexible Structuring under 5/25 and SDR Schemes as on 31.12.2017

Bank of India
Relationship beyond banking

(₹. in Crores)

- Bank has approved flexible structuring in 20 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in 16 accounts with outstanding of Rs.5,690 crores.
- Total number of SDR cases identified are 45 accounts. 39 accounts have been approved and 6 cases declined.
- Out of the approved cases, SDR has been implemented in 8 accounts (Our Exposure Rs.2,494 Crores) and is under implementation in 9 accounts. 1 account has been closed and the scheme has not been implemented in 21 accounts.
- S4A – Approved in 22 accounts with BOI exposure of Rs.3,948 crores and implemented in 8 accounts with exposure of Rs.1,067 Crores.

Asset Quality – Sequential (Global)

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Dec 16	Mar 17	June 17	Sep 17	Dec 17
Gross NPA	51,781	52,045	51,019	49,307	64,249
Net NPA	25,534	25,305	24,407	23,566	36,117
Gross NPA %	13.38	13.22	13.05	12.62	16.93
Net NPA %	7.09	6.90	6.70	6.47	10.29
Provision Coverage Ratio %	**58.71**	**61.47**	**63.48**	**65.23**	**56.96**

Movement of NPA –Global (Q-o-Q)

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Dec 2016 Q3	Mar 2017 Q4	June 2017 Q1	Sep 2017 Q2	Dec 2017 Q3
Opening Balance	**52,262**	**51,781**	**52,045**	**51,019**	**49,307**
Less :					
Recovery	898	1,597	1,360	528	1,178
Upgradation	1,510	1,071	1,379	538	165
Write Off	1,283	3,983	2,324	2,787	2,044
Total reduction	**3,691**	**6,651**	**5,063**	**3,853**	**3,387**
Add : Slippages	3,210	6,915	4,037	2,141	18,329
Closing Balance	**51,781**	**52,045**	**51,019**	**49,307**	**64,249**

Impact of Risk Assessment Report (RAR) 2017 of RBI

Bank of India
Relationship beyond banking

(₹. in Crores)

	Item	Without RAR	With RAR
1	Slippages during Q3	4,684	18,329
2	Provision	27,231	28,131
3	Gross NPA	50,604	64,249*
	Gross NPA %	13.33	16.93
4	Net NPA	23,373	36,117*
	Net NPA %	6.66	10.29
5	PCR	66.74	56.96

*includes SBLC's issued by other Banks of Rs. 9,405 crores for which Bank is not required to make any additional provision during the quarter.

*from 01.01.2018 Bank has so far recovered an amount of Rs. 4,751 crores by invoking SBLC's of other Banks.

Break up of Gross NPA

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Dec 16	Mar - 17	June-17	Sep 17	Dec 17	%age to Domestic Credit	
						Sep 17	Dec 17
Large Corporate	21,215	21,041	19,161	17,608	20,615	6.33	7.34
Mid Corporate	11,380	9,699	7,953	7,606	8,114	2.73	2.89
SME	7,096	6,686	8,563	8,391	8,463	3.02	3.02
AGRICULTURE	3,089	3,816	4,539	4,873	5,094	1.75	1.81
RETAIL	924	1,483	1,308	1,193	1,188	0.43	0.42
TOTAL (DOMESTIC)	**43,704**	**42,725**	**41,524**	**39,671**	**43,474**	**14.26**	**15.49**
Total (Overseas)	**8,077**	**9,320**	**9,495**	**9,636**	**20,775**	**8.57**	**21.01**
Total (Global)	**51,781**	**52,045**	**51,019**	**49,307**	**64,249**	**12.62**	**16.93**

Sector wise NPA

Bank of India
Relationship beyond banking

Domestic

(₹. in Crores)

Sector	Dec 16	Mar.17	Dec 17	% to Sectoral Advances		
				Dec 16	Mar 17	Dec 17
Agriculture	3,089	3,816	5,094	6.68	8.12	10.93
Industry	30,811	28,650	27,821	27.77	24.68	27.64
Services	8,879	8,775	9,371	10.93	10.85	10.64
Retail	924	1,484	1,188	2.45	3.55	2.62
Total	**43,703**	**42,725**	**43,474**	**15.83**	**14.95**	**15.49**

Overseas

(₹. in Crores)

Sector	Dec 16	Mar-17	Dec 17	% to Sectoral Advances		
				Dec 16	Mar 17	Dec 17
Trade	1,264	1,530	1,655	13.55	18.06	16.10
Manufacturing	2,380	2,350	2,534	33.49	39.80	42.89
Real Estate	308	292	287	17.92	17.04	16.50
Others	4,125	5,148	16,299	4.45	5.60	20.14
Total	**8,077**	**9,320**	**20,775**	**7.28**	**4.69**	**21.01**

(₹. in Crores)

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

Bank of India
Relationship beyond banking

SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which Rs. 5 Crores & above		Recovery FY 2016-17	Recovery (Q1) FY 2017-18	Recovery (Q2) FY 2017-18	Recovery (Q3) FY 2017-18
			No. of Accounts	Amount				
SUIT FILED	4,887	22,018	448	21,199	404	290	173	177
DECREED	3,244	4,871	114	4,101	138	71	12	69
SARFAESI*	33,370	28,741	*12,038	27,805	1,454	758	781	385
NCLT	85	17,559			0	0	0	0

* Above Rs.10 Lacs

WILFUL DEFAULTERS /NCLT

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated		NCLT	
Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
403	5,418	325	5,272	52	1,315	191	2,995	85	17,559

Investments (Domestic)

Bank of India
Relationship beyond banking

(₹. in Crores)

	Dec 16				Dec 17			
Particulars	**AFS**	**HTM**	**HFT**	**TOTAL**	**AFS**	**HTM**	**HFT**	**Total**
1. SLR Investments	**58,641**	**79,804**	**0**	**138,445**	**36,563**	**79,365**	**158**	**116,086**
Of Which:								
Government Securities	58,641	79,804	0	138,445	36,563	79,365	158	116,086
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	2.03	4.98	0	3.74	4.01	5.26	5.58	4.87
2. Non SLR Investments	**10,569**	**2,815**	**0**	**13,384**	**14,220**	**1,933**	**345**	**16,498**
M Duration	3.98	3.30	0	3.85	3.72	2.11	0	3.67
Total	**69,210**	**82,619**	**0**	**151,829**	**50,783**	**81,298**	**503**	**132,584**

Net Interest Income – Global (Quarter ended)

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Dec 16	Mar 17	June 17	Sep 17	Dec 17	Dec 16	Sep 17
Interest Income	**9,825**	**10,582**	**9,496**	**9,894**	**9,335**	**-4.99**	**-5.65**
a. From Advances	6,758	6,764	6,349	6,696	6,331	-6.32	-5.45
b. From Investments	2,338	2,482	2,208	2,240	2,290	-2.05	2.23
c. From Money Market Operations & Others	729	1,336	939	958	714	-2.06	-25.47
Interest Expended	**6,962**	**7,113**	**6,963**	**6,986**	**6,834**	**-1.84**	**-2.18**
a. On Deposits	6,143	6,295	6,252	6,227	5,918	-3.66	-4.96
b. On Borrowings	494	673	440	498	663	34.21	33.13
c. Subordinated Bonds & Others	325	145	271	261	253	-22.15	-3.07
Net Interest Income	**2,863**	**3,469**	**2,533**	**2,908**	**2,501**	**-12.64**	**-14.00**

Non-Interest Income –Global (Quarter ended)

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Dec 16	Mar.17	June 17	Sep 17	Dec 17	Dec 16	Sep 17
Commission, Exchange & Brokerage	320	344	316	306	334	4.38	9.15
Profit from Sale of Investments	1,001	846	648	743	81	-91.91	-89.10
Profit from Exchange Transactions	271	122	359	312	275	1.48	-11.86
Recovery In W/o accounts	39	144	68	85	84	115.38	-1.18
Other Non Interest Income	138	298	220	261	267	93.48	2.30
Total Non-Interest Income	**1,769**	**1,754**	**1,611**	**1,707**	**1,041**	**-41.15**	**-39.02**

Profitability -Global (Quarter ended)

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Dec 16	Mar.17	June 17	Sep. 17	Dec 17	Dec 16	Sep 17
1. Total Income	**11,594**	**12,336**	**11,107**	**11,601**	**10376**	**-10.51**	**-10.56**
a. Interest Income	9,825	10,582	9,496	9,894	9335	-4.99	-5.65
b. Non Interest Income	1,769	1,754	1,611	1,707	1041	-41.15	-39.02
2. Total Expenditure	**9,135**	**9,208**	**8,727**	**9,368**	**9022**	**-1.24**	**-3.69**
a. Interest expended	6,962	7,113	6,963	6,986	6834	-1.84	-2.18
b. Operating Expenses	2,173	2,095	1,764	2,382	2188	0.69	-8.14
3.Net Interest Income (NII)	**2,863**	**3,469**	**2,533**	**2,908**	**2501**	**-12.64**	**-14.00**
4. Operating Profit	**2,459**	**3,128**	**2,380**	**2,233**	**1354**	**-44.94**	**-39.36**
5. Net Profit / Loss	**102**	**-1,046**	**88**	**179**	**-2341**		

Provisions -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended				
	Dec 16	Mar.17	June 17	Sep. 17	Dec 17
Operating Profit	**2,459**	**3,127**	**2,380**	**2,233**	**1,354**
Provisions for					
B&D	2,546	4,484	2,156	1,867	4,373
Standard Assets	-196	23	70	55	-327
NPV / Others	-76	-36	-111	-50	-53
Depreciation on Investment	29	265	131	81	906
Total Provisions before Tax	**2,303**	**4,736**	**2,246**	**1,953**	**4,899**
Taxation	54	-563	46	101	-1,204
Net Profit /Loss	**102**	**-1,046**	**88**	**179**	**-2,341**

Key Financial Ratios - Global (Q-o-Q)

Bank of India
Relationship beyond banking

Particulars	Dec 16	Mar. 17	June 17	Sep. 17	Dec 17
	Global	Global	Global	Global	Global
Cost of Deposits	4.81	4.77	4.74	4.55	4.47
Yield on Advances	7.93	7.92	7.40	7.47	7.01
Yield on Investments	7.55	7.35	7.31	7.27	7.20
NIM	2.21	2.39	1.99	2.15	1.88
Cost to Income Ratio	46.92	40.12	42.58	51.61	61.77
Provision Coverage Ratio	58.71	61.47	63.48	65.23	56.96
Credit Cost (Prov for B & D / Average Net Advances)	2.82	4.94	2.36	2.05	4.89

Capital Adequacy – Basel-III

(₹. in Crores)

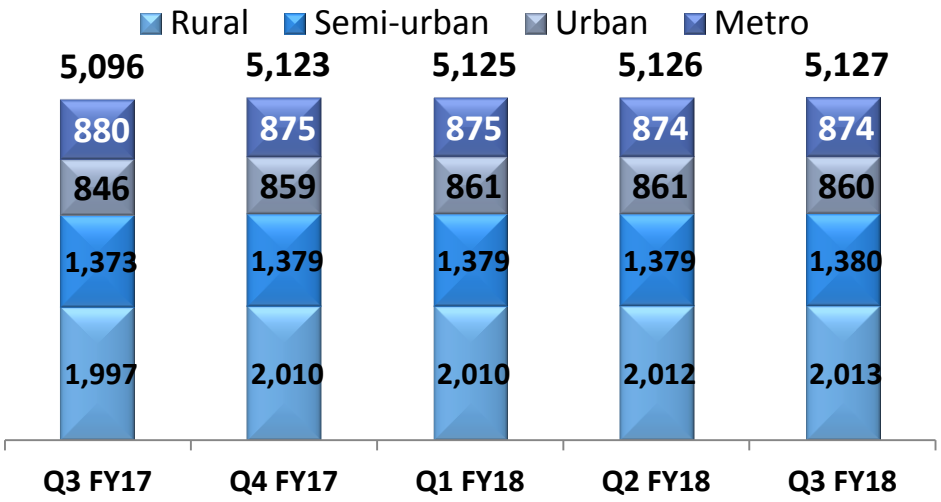
Particulars	Dec 16	Mar 17	Benchmark of CRAR (%) for Dec 17	Dec 17
Capital Adequacy - Basel III				
CET1 Capital	26,453	24,858		*24,047
AT1 Capital	4,771	6,008		6,008
Tier I Capital	31,224	30,866		30,055
Tier II Capital	10,406	11,216		10,987
Total Capital	**41,629**	**42,082**		**41,041**
Total Assets	630,675	626,309		614,045
Risk Weighted Assets	343,657	346,611		340,467
CRAR – CET1 (%)	7.70	7.17	6.75	7.06
CRAR – AT1 (%)	1.38	1.73	1.50	1.76
CRAR – Tier I (%)	9.08	8.90	8.25	8.82
CRAR - Tier II (%)	3.03	3.24	2.00	3.23
Capital Adequacy Basel III (%)	**12.11**	**12.14**	**10.25**	**12.05**

* includes Rs 2,257 crore infusion by the Government of India during Q3.

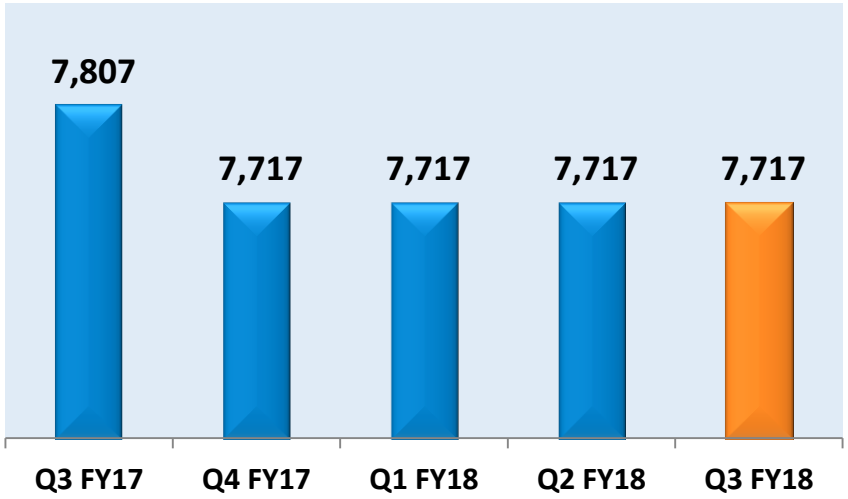
Delivery Channels

Bank of India
Relationship beyond banking

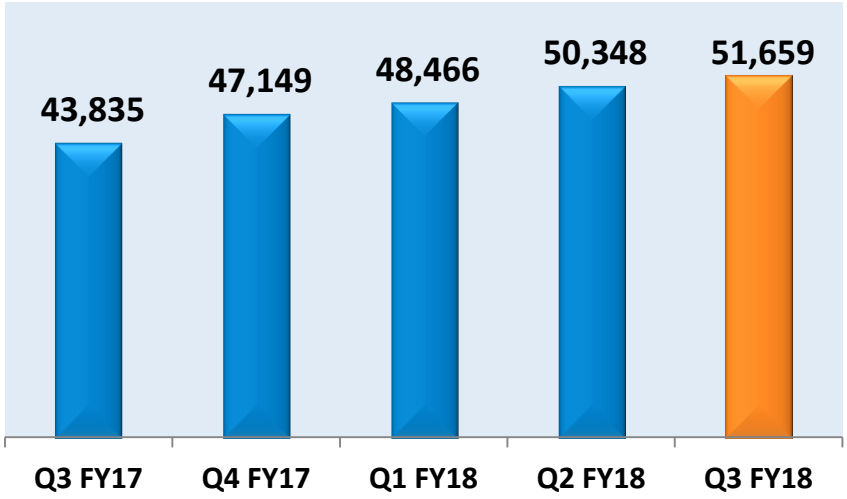
Branch Expansion



ATM Roll-Out



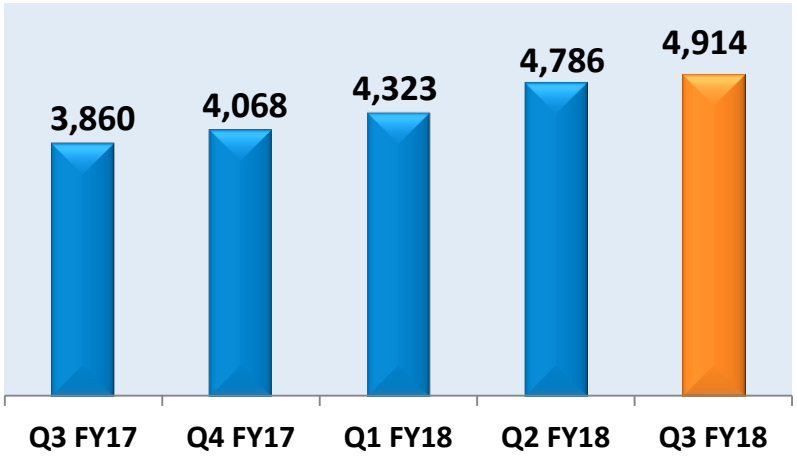
Debit Card ('000)



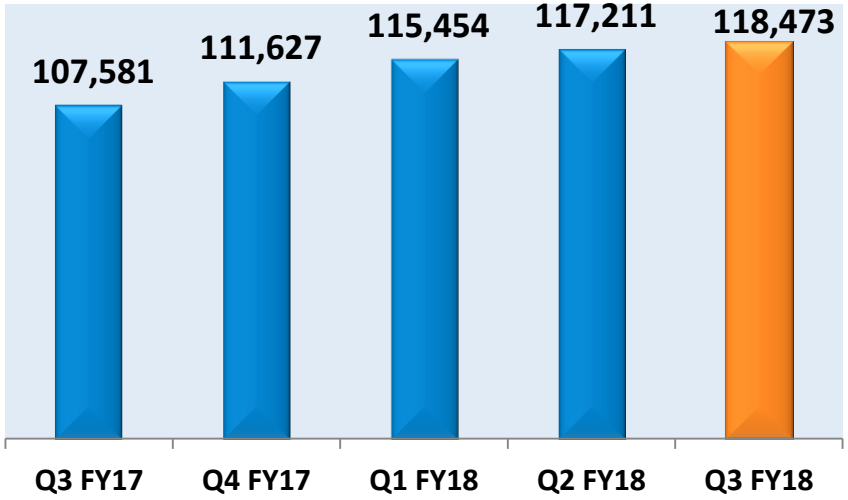
Delivery Channels (cont'd)

Bank of India
Relationship beyond banking

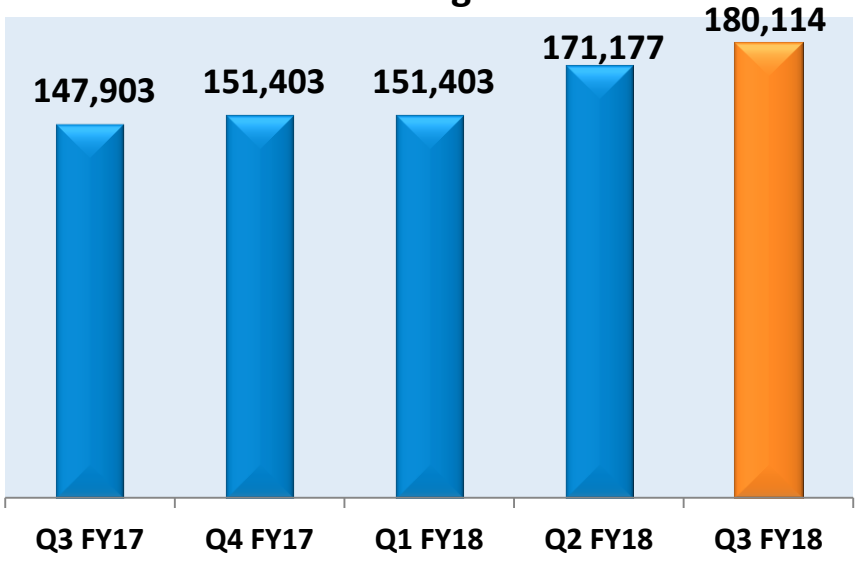
Internet Banking Users - Retail ('000)



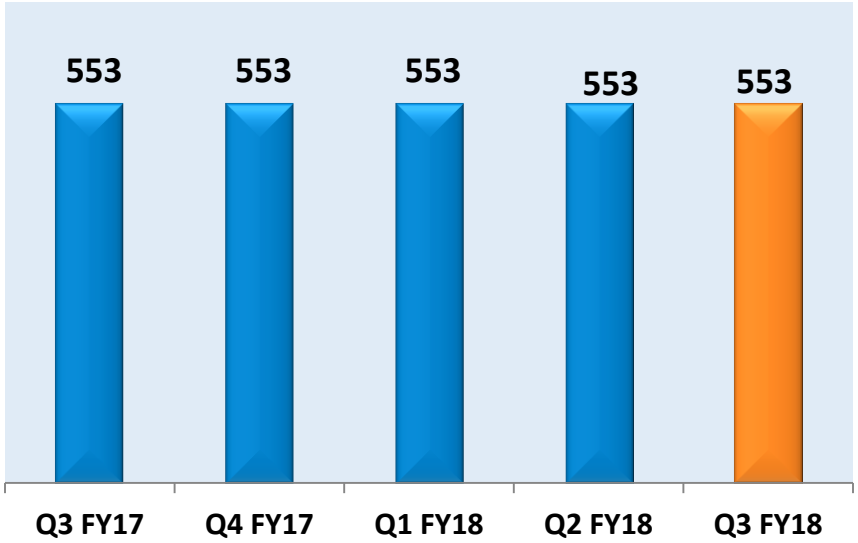
Internet Banking Users - Corporate



Mobile Banking Users



e-Galleries



Performance Under Financial Inclusion

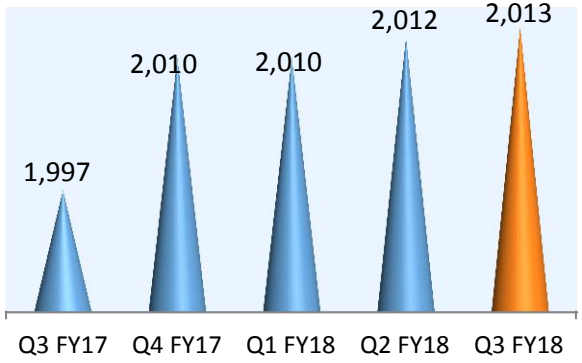
Bank of India
Relationship beyond banking

	As on 31.12.2016		As on 31.03.2017		As on 30.09.2017		As on 31.12.2017	
Particulars	**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)	159.84	3802.37	167.47	3,436.46	183.49	3685.45	188.70	3999.18
Zero Balance Accts (Lacs)	33.98	-	36.42	-	36.68	-	36.22	-
PMSBY (Lacs)	35.04	-	35.27	-	36.22	-	35.94	-
PMJJBY (Lacs)	13.01	-	13.11	-	13.96	-	13.50	-
APY (Lacs)	1.60	-	1.82	-	2.85	-	3.78	-
PMMY Shishu (Actual)	347,242	855	380,797	1,869	409,650	1,983	423,331	2,039
PMMY Kishor	131,340	2,531	181,689	2,829	239,920	4,019	273,310	4,715
PMMY Tarun	25,359	1,781	38,703	2,949	55,024	4,137	61,798	4,658
PMMY Total	503,941	5,166	601,189	7,647	704,594	10,139	758,439	11,413

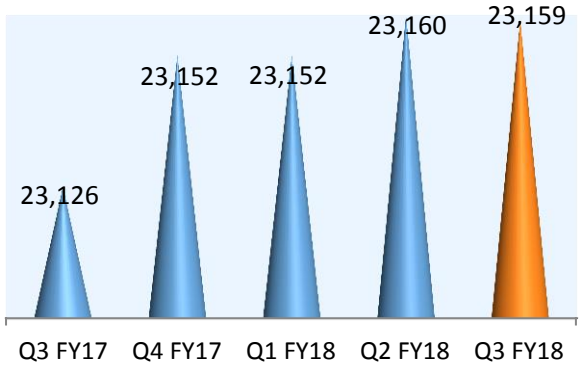
Financial Inclusion

Bank of India
Relationship beyond banking

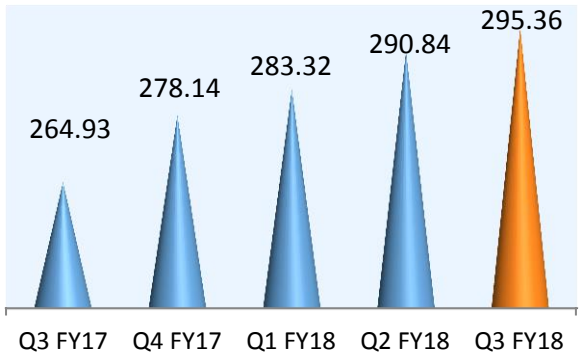
Rural Branches



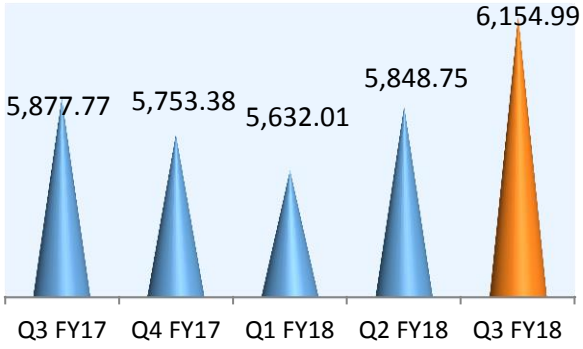
Unbanked Villages Covered



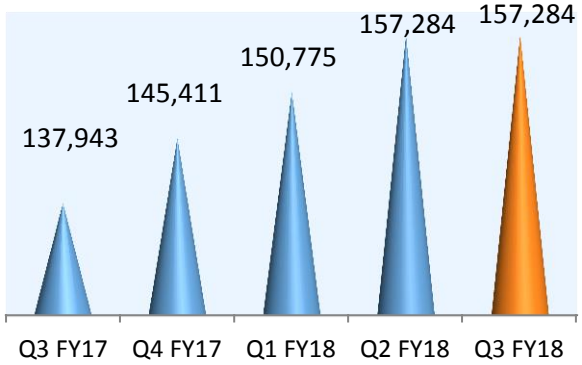
Total BSBD (NO Frll) Account (No in Lacs)



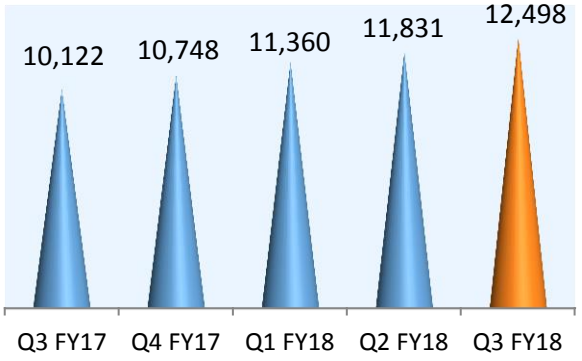
Total Deposit mobilised in BSBD (NO-Frll) Account (Amt. in Crores)



RSETIs - No of Candidates Trained

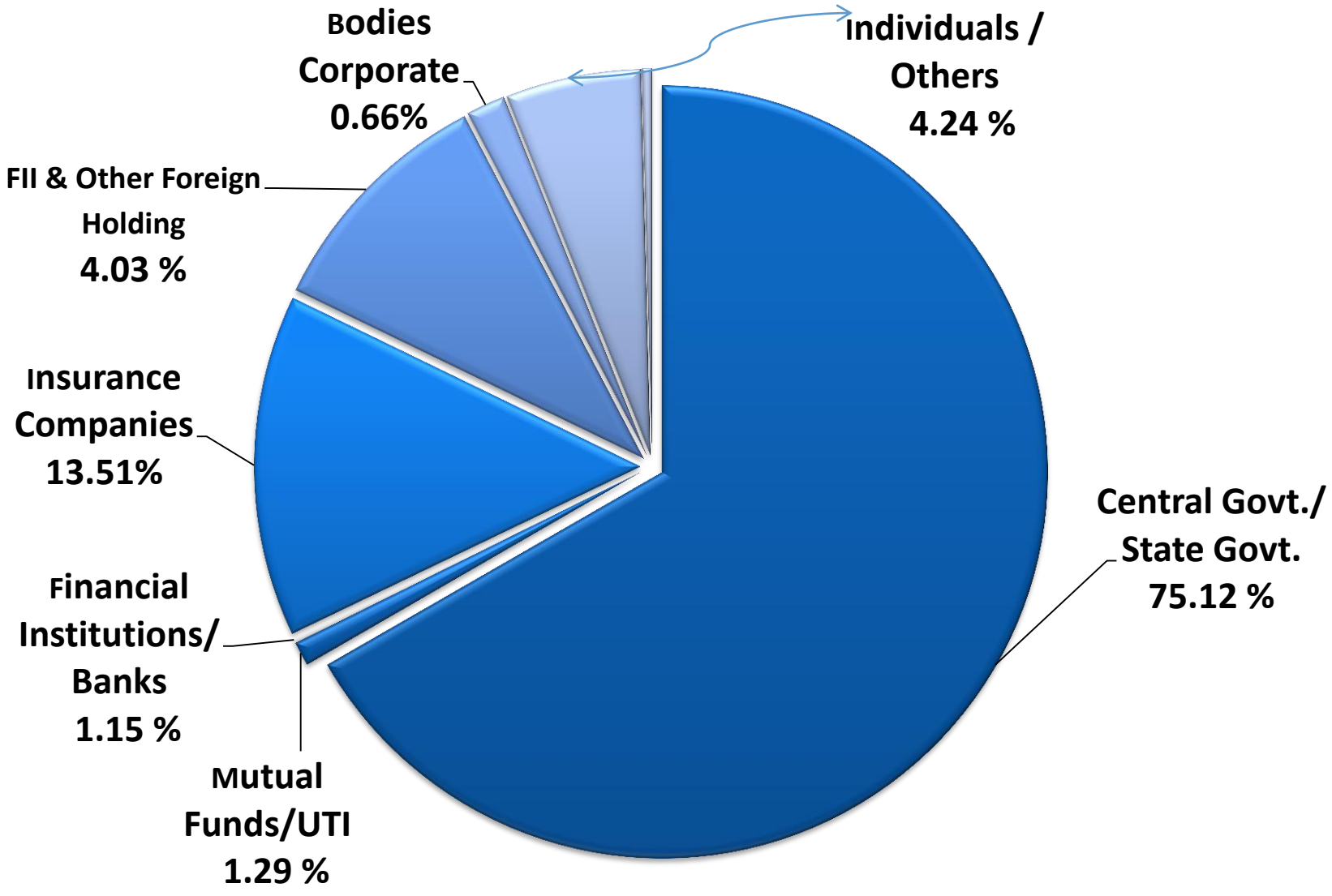


FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.12.2017

Bank of India
Relationship beyond banking



Initiative & Way forward

Bank of India
Relationship beyond banking

- Concept of **Area Managers** and **Star Prime** implemented for re-activating branches.
- **Ghar Ghar Dastak (GGD)** being organized every month for speeding up CASA, NPA Recovery and Credit disbursement.
- One of the premier Banks in implementing concept of **Digital Village**. Till now 325 villages converted into digital villages.
- Activation of 561 Growth Centers through Business Correspondents (BCs) called -**"Star Points"** for expanding our outreach.
- **ATM Rationalization**: Notice has been served to service providers for 200 (approx.) ATM's to close.
- **Branch Rationalization**: Rationalisation of Domestic and Foreign Branches envisaged and 9 Foreign Branches /subsidiaries/representative offices identified for closure.

Contd……Initiative & Way forward

Bank of India
Relationship beyond banking

- Refurbishing select branches as "**Star Digi"** branches with high end digitalized services for tech savvy customers.
- Contactless cards, Green PIN, Dynamic Currency Conversion at POS terminal.
- IT initiative "**Star Mahashakti"** being implemented for taking the Bank's technological capability to next level
- A non-discriminatory OTS Scheme called "**Mission Samaadhan**" formulated for quick resolution of NPAs
- Marketing through Social Media like **Facebook, Twitter** etc.
- Redesigned our Corporate Website and our website is now mobile responsive.
- Launch of Smart City Card in Chandigarh by the Hon'ble Governor.
- The RAM Advances (Retail, Agriculture & MSME) increased from Rs. 47.53% to 51.68% in December 2017 as a result of initiatives taken to increase retail advances and reduce corporate advances.

Awards & Recognition

Bank of India
Relationship beyond banking

- Bank of India ranked as the **2nd Most Trusted Bank** in the PSU Bank category by Economic Times.
- Bank of India has been conferred **"Market Achievers' Award" in Currency Derivatives Segment** amongst Public Sector Banks by **NSE**.
- Bank of India awarded as **"Best Performer in Currency Derivative Segment"** amongst all Banks' Category by BSE.
- IDRBT Banking Technology Excellence Award, Best Bank for Managing IT Ecosystem, large Bank category
- IDRBT Banking Technology Excellence Award, Best Bank for Electronic Payments, large bank category
- Bank's In-House Journal 'Taarangan' conferred with Prestigious 'ABCI Magazine of the Year Award 2017' at Mumbai.

THANK YOU!