बैंक ऑफ़ इंडिया BOI
Bank of India

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
फेक्स : (022)- 6668 4491
इमेल: headoffice.share@bankofindia.co.in

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

Ref No.:HO:IRC:RB:2018-19:85

Date: 29.05.2018

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.

Dear Sir/Madam,

Press Release and Presentation to Analyst

In compliance of Regulation 46 (2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we are attaching the copies of Press Release and Presentation made to Analysts in respect of Financial Results for the Quarter and Year ended 31st March 2018.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

(Rajeev Bhatia)
Company Secretary

Encl.: As Above.

बैंक ऑफ़ इंडिया BANK OF INDIA प्र. का. H.O. निवेशक संबंध विभाग Investor Relations Dept.

PRESS RELEASE

BANK OF INDIA ANNOUNCES MARCH 2018 (Q4 & FY 2017-18)

FINANCIAL RESULTS

Bank of India announced its audited results for the Q4 and FY 2017-18, following approval by its Board of Directors on May 28, 2018.

BUSINESS:

- Global Business of the Bank stood at Rs.8,96,850 crore as on March 31, 2018 against Rs.933,820 crore as on March 31, 2017. The de-growth in business level has been as a result of conscious decision of the Bank to rationalise its overseas exposure.
- The ratio of CASA has improved from 39.84% in March, 2017 to 41.43% in March, 2018. The CASA level has improved from Rs.1,66,608 crore in March, 2017 to Rs. 172,787 crore in March, 2018 as a result of various initiatives taken by the Bank.
- The Gross Advances stood at Rs. 3,75,995 crore as on March 31, 2018 against Rs.3,93,788 crore as on March 31,2017. The decline in advances was because of rebalancing of exposure in overseas operation.
- The domestic advances increased from Rs.2,85,725 crore as on March 31, 2017 to Rs.2,93,500 crore as on March 31, 2018. The Bank resorted to IBPC placement of Rs. 4830.84 crore out of its total domestic advances. Including the same, the Bank's domestic advances increased by Rs.12,606 crore or 4.41%.
- The RAM Advances (Retail, Agriculture and MSME) increased from Rs.1,37,156 crore as on March 31,2017 to Rs.1,50,924 crore as on March 31, 2018 and its share in Advances increased from 48.00% in March 2017 to 51.42% in March 2018.
- Retail Advances posted a 19.25% growth to reach Rs.47,817 crore.
- Priority Sector advances stood at Rs.1,21,691 crore which constitutes 40.80% of ANBC. Agriculture advances were Rs.51,938 crore forming 18.58% of ANBC. Both the sectoral advances were above the regulatory requirement.

ASSET QUALITY:

- The Gross NPA ratio improved from 16.93% in December, 2017 to 16.58% in March 2018. Similarly, the net NPA ratio declined from 10.29% in December, 2017 to 8.26% in March, 2018, thanks to sizeable sequential improvement in PCR.

- The Bank successfully recovered Rs. 9,239 crore out of Rs.9,766 crore assets marked as NPAs on account of divergence mandated by RBI. However, as a result of RBI directive dated 12.02.2018, the Bank had to categorize Rs. 5,107 crore restructured advances as NPAs. Notwithstanding that, the Gross NPAs declined from Rs.64,249 crore in December, 2017 to Rs.62,328 crore in March, 2018 and Gross NPA ratio improved from 16.93% in December, 2017 to 16.58% in March 2018.

- Similarly, the Net NPAs reduced from Rs.36,117 crore in December,2017 to Rs.28,207 crore in March,2018 and net NPA ratio improved from 10.29% in December, 2017 to 8.26%.

- Provision Coverage Ratio improved from 56.96% in December 2017 to 65.85% in March 2018.

- Total Global Restructured Standard Assets of the Bank came down both on y-o-y basis as well as sequentially. From Rs.11,448 crore in March, 2017 and Rs. 10,633 crore in December, 2017, it has come down to Rs.7,630 crore in March, 2018.

PROFIT – Q4 FY 2017-18:

- The Bank's Operating Profit stood at Rs.1,172 crore for Q4 2017-18 as against Rs.3,127 crore for Q4- FY 2016-17. The Bank's operating profits have been impacted by decline in interest income because of rise in NPAs as well as fall in treasury income with respect to last year.

- The Bank's Net Profit stood at (-) Rs. 3,969 crore in Q4 FY 2017-18 as against (-) Rs. 1,046 crore during Q4- 2016-17. The decline in Net profit was due to provisioning for bad debts as well as for treasury (MTM) losses.

- The Non-interest Income of the Bank increased sequentially from Rs.1,041 crore in December, 2017 to Rs.1,375 crore in March, 2018, supported by profit from exchange transactions and recovery in written-off accounts. On y-o-y basis, however, there has been decline in non-interest income which stood at Rs.1,754 crore during Q4 of FY 2016-17, due to fall in the treasury income because of rising yield during the current year.

- The NIM (Global) of the Bank has come down from 2.39% in Q4 FY 2016-17 to 1.65% in Q4 FY 2017-18 on account of lower yield which was due to increase in NPAs.
- The Cost of Deposits (global) came down from 4.77% in Q4 FY 2017 to 4.58% in Q4-FY 2018 and the Cost of funds came down from 4.53% to 4.43% during the same period. Particularly, the domestic cost of deposits has been brought down from 5.81% to 5.31% through various measures, including organizing special campaign for CASA mobilisation and shedding of high cost deposits.

PROFIT – FY 2017-18:

- The Bank's Operating Profit stood at Rs.7,139 crore for FY 2017-18 as against Rs.9,733 crore for FY 2016-17. The decline in Net Interest Income because of dual impact of reduction in MCLR and increase in NPA level along with fall in non-interest income (because of lower treasury income) have adversely impacted the operating profits level.
- The Bank's Net Profit stood at (-) Rs. 6,044 crore in FY 2017-18 as against (-) Rs.1,558 crore in FY 2016-17.
- The Non-Interest Income of the Bank stood at Rs.5,734 crore for FY 2017-18 against Rs.6,772 crore in FY 2016-17. On y-o-y basis, there was decline in non-interest income by Rs.1,039 crore (-15%). As indicated earlier, the non-interest income has been impacted by fall in treasury income because of rise in G-sec yield. Barring this, there has been increase in all other components of non-interest income. The income from forex exchange transaction has increased by 19.0% and income from recovery written off a/c has increased by 60.0%.
- The Cost of Deposits (global) came down from 4.84% in FY 2017 to 4.58% in FY 2018. The domestic cost of deposits has been brought down from 6.04% in March, 2017 to 5.52% in March,2018 and cost of funds has been curtailed from 5.48% to 5.09% during the same period.

CAPITAL ADEQUACY:

- The CRAR (Basel III) improved to 12.94% in March 31, 2018 against 12.05% in December, 2017 and 12.14% in March, 2017.
- The Tier-I Capital stood at 9.73% and CET-1 ratio at 7.87%, which are also higher than the corresponding capital ratios for December,2017 and March, 2017.

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 2505 villages converted into digital villages.
- Activation of 731 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 of India awarded for **Best Corporate Social Practices**: Promoting Employment for Physically Challenged and also for Support and improvement in Quality of Education from ET NOW- WORLD CSR DAY Award.
- Bank of India awarded as **"The Most Efficient Bank in Kenya"** by Think Business Banking Award 2018.
- Bank of India-Uganda Subsidiary awarded for **"Best Company Keeping Image High Award 2018"** from Indian Business Forum, Uganda.
- Bank's In-House Journal 'Taarangan' conferred with Prestigious **"ABCI Magazine of the Year Award 2017"** at Mumbai

28th May, 2018
Mumbai

Bank of India

Relationship beyond banking

Performance During
Q4 : FY17-18

*** ENABLING THE STAR TO SHINE ***

PERFORMANCE AT A GLANCE

Bank of India
Relationship beyond banking

Q4 FY18		
Parameter	**Rs. Crore**	**Y-o-Y (%) Growth**
Business	896,850	-3.96
Total Deposits	520,854	-3.55
Gross Advances	375,995	-4.52
CASA Deposits	172,787	3.71
Priority Sector Advances	121,691	7.67
MSME Advances	54,285	6.26
Retail Advances	47,817	19.25
Net Profit	-3969	

Cont.....PERFORMANCE AT A GLANCE

Bank of India
Relationship beyond banking

Ratios for Q4 FY18	
Parameter	**(In %)**
Gross NPA	16.58 % (Rs 62328 cr) (16.93 % in Dec-17)
Net NPA	8.26% (Rs 28207 cr) (10.29 % in Dec-17)
Provision Coverage Ratio	65.85 % (56.96 % in Dec-17)
Total Stressed Assets Ratio (GNPA+STD Restructured/Gross Adv. X 100)	18.61% (19.73 % in Dec-17)

Business (Q-o-Q)-Sequential

Bank of India
Relationship beyond banking

(₹.in Crores)

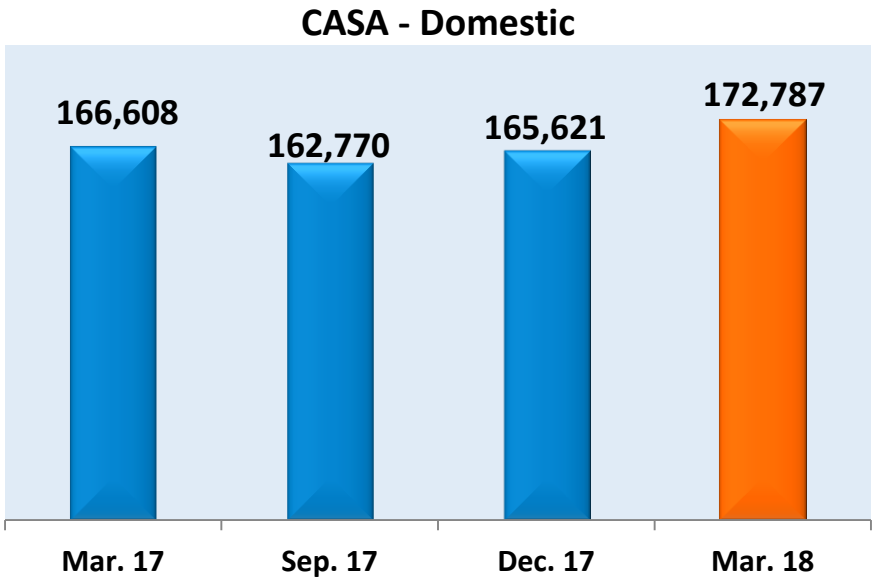
Business Mix (Deposits + Advances)	Mar 17	June 17	Sep17	Dec 17	Mar 18	Variation (%) over Mar 17	Variation (%) over Dec 17
Global Business	**933,820**	**934,796**	**934,403**	**905,541**	**896,850**	**-3.96**	**-0.96**
Domestic	709,183	706,833	700,902	694,636	714,712	0.78	2.89
Foreign	224,637	227,963	233,501	210,905	182,138	-18.92	-13.64
Global Deposits	**540,032**	**543,734**	**543,716**	**526,003**	**520,854**	**-3.55**	**-0.98**
Domestic	423,457	425,263	422,718	413,966	421,211	-0.53	1.75
Foreign	116,575	118,471	120,998	112,037	99,643	-14.52	-11.06
Global Advances (Gross)	**393,788**	**391,062**	**390,687**	**379,538**	**375,995**	**-4.52**	**-0.93**
Domestic	285,725	281,570	278,185	280,670	293,500	2.72	4.57
Foreign	108,063	109,492	112,502	98,868	82,495	-23.66	-16.56

- 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

Bank of India
Relationship beyond banking

(₹. in Crores)

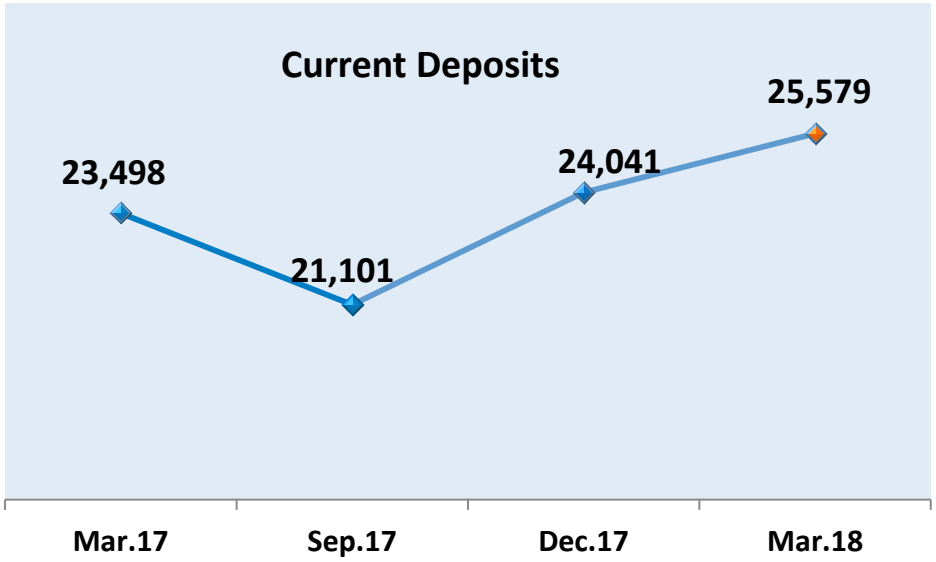


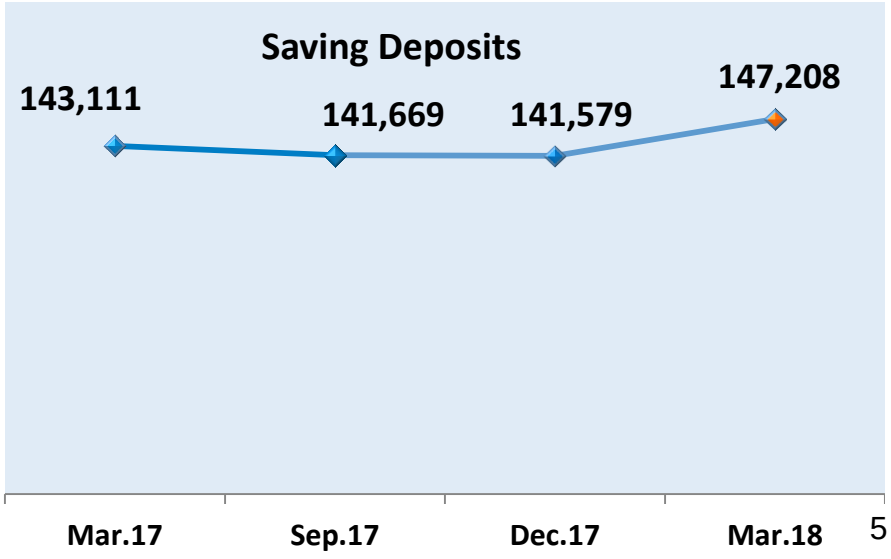
CASA Ratio:41.43 %

CASA
Y-o-Y Growth: 3.71 %

Current Deposit
Y-o-Y Growth:8.86 %

Savings Deposit
Y-o-Y Growth:2.86 %





Key Sectors – Domestic Credit

Bank of India
Relationship beyond banking

(₹ in Crores)

Industry	Mar 17	June 17	Sep 17	Dec17	Mar 18	Y-O-Y Growth %	% to Domestic Credit Mar 17	% to Domestic Credit Mar 18
Agriculture*	45,972	46,420	47,525	47,519	48,822	6.20	16.09	16.63
MSME (Priority & Non-Priority)	51,086	50,277	52,606	53,141	54,285	6.26	17.88	18.50
Retail	40,098	41,414	42,869	45,317	47,817	19.25	14.03	16.29
RAM	**137,156**	**138,111**	**143,000**	**145,977**	**150,924**	**10.04**	**48.00**	**51.42**
Corporate & Others	148,569	143,459	135,185	134,693	142,576	-4.03	52.00	48.58
Total	**285,725**	**281,570**	**278,185**	**280,670**	**293,500**	**2.72**	**100.00**	**100.00**

*Excluding RIDF

Retail Credit

Bank of India
Relationship beyond banking

(₹ in Crores)

Particulars	Mar 17	June 17	Sep 17	Dec17	Mar 18	Y-O-Y Growth %	%age to Retail Credit Mar 17	%age to Retail Credit Mar 18
Home	22,248	23,213	23,878	24,897	26,616	19.63	55.48	55.66
Mortgage	5,617	5,903	6,291	6,840	6,963	23.96	14.01	14.56
Auto	3,495	3,648	3,875	4,203	4,476	28.07	8.72	9.36
Education	3,121	3,129	3,187	3,398	3,341	7.05	7.78	6.99
Personal	1,252	1,319	1,385	1,480	1,589	26.92	3.12	3.32
Others	4,365	4,202	4,253	4,499	4,832	10.70	10.89	10.11
Total	**40,098**	**41,414**	**42,869**	**45,317**	**47,817**	**19.25**	**100.00**	**100.00**

Priority Sector Advances

Bank of India
Relationship beyond banking

(₹. in Crores)

Industry	Mar 17	Jun 17	Sep 17	Dec 17	Mar 18	Y-O-Y Growth %	% to Average ANBC FY 2017-18 (Rs.284030)
Agriculture*	**54,303**	**54,542**	**53,387**	**51,266**	**51,938**	-4.36*	**18.58**
Out of which , S&MF	23,726	24,167	24,034	23,904	23,858	0.56*	**8.45**
MSME	42,768	42,466	44,088	44,942	51,678	20.83	
Out of which , Micro	18,964	18,908	20,905	21,834	24,051	26.82	**7.54**
Housing Loan	11,584	12,256	12,660	12,999	13,690	18.18	
Educational Loan	3,188	3,199	3,368	3,280	3,226	1.19	
Others	1,185	1,172	1,074	1,124	1,159	-2.19	
Total Priority Sector Advances $	**1,13,027**	**1,13,635**	**1,14,577**	**1,13,611**	**1,21,691**	7.67*	**40.80**

- ***Growth excluding RIDF/IBPC- Total Priority Sector 13.56%, Agriculture 6.20% and SF & MF 8.16%. Outstanding level of RIDF were reduced due to repayments and outstanding under IBPC has become zero.**
- *Including RIDF amounting of Rs. 7360 cr (out of which, NABARD-Rs. 4953 cr, SIDBI-Rs.1332 cr and NHB-Rs. 1075 cr) and IBPC Agriculture- Rs. NIL crore (out of which IBPC SF & MF-Rs. NIL crore).*

Domestic Credit – Industry-wise

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Mar 17	June 17	Sep 17	Dec 17	Mar 18	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	45,975	45,842	46,040	45,135	47,232	2.73	16.09
Basic Metal & Metal products	14,414	14,134	14,259	16,168	15,820	9.75	5.39
Textiles	9,952	9,771	9,850	9,588	9,749	-2.04	3.32
Gems & Jewellery	5,845	5,705	5,973	5,611	5,610	-4.02	1.91
Chemicals & Chemical products	5,455	5,528	5,509	5,632	5,789	6.12	1.97
Vehicles, vehicle parts & Transport equipment	3,161	3,228	3,020	3,038	3,785	19.74	1.29
Rubber, Plastic & their products	2,323	2,155	2,256	2,118	2,348	1.08	0.80
Construction	1,123	1,111	1,155	1,327	2,237	99.20	0.76
Other Industries	27,834	28,376	24,674	26,908	30,787	10.61	10.49
Total	**116,083**	**115,850**	**112,736**	**115,525**	**123,357**	**6.27**	**42.03**

Advances - Infrastructure Sectors

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Mar. 17	June 17	Sep. 17	Dec. 17	Mar 18	Y-O-Y (%)
Power	**30,206**	**30,741**	**30,395**	**28,800**	**30,826**	**2.05**
*a) SEBs**	9,800	12,003	11,693	11,415	11,752	19.92
b) Others	20,406	18,738	18,702	17,385	19,074	-6.53
Roads and Ports	**11,360**	**10,354**	**10,369**	**11,035**	**11,114**	-2.17
Telecom #	**866**	**656**	**653**	**653**	**649**	-25.06
Other Infrastructure	**4,729**	**4,699**	**5,817**	**5,841**	**5,692**	20.36
Total	**47,161**	**46,450**	**47,234**	**46,329**	**48,281**	**2.37**

*O/S in Distribution Companies & SEB also includes outstanding in Bonds of Rs.1049 crore as on 31.03.2018.

O/S under Telecom excludes the outstanding under Telecom Services with outstanding of Rs. 2849 crores as on 31.03.2018.

Restructured Assets

(₹. in Crores)

Period	Domestic	Foreign	Global
Up to March,2014	14,644	978	15,622
FY 2014-15	6,593	420	7,013
FY 2015-16	1,538	-	1,538
FY 2016-17 (Q1)	225	-	225
FY 2016-17 (Q2)	76	-	76
FY 2016-17 (Q3)	238	-	238
FY 2016-17 (Q4)	741	-	741
FY 2017-18 (Q1)	79	-	79
FY 2017-18 (Q2)	19	-	19
FY 2017-18 (Q3)	367	-	367
FY 2017-18 (Q4)	150	-	150
TOTAL RESTRUCTURED PORTFOLIO	24,670	1,398	26,068
Of Which a) Standard	*7,509*	*121*	*7,630*
b) NPA	*17,161*	*1,277*	*18,438*

Standard Restructured Advances - Sequential

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Mar 17	June 17	Sep 17	Dec 17	Mar 18
CDR Restructuring	**1,244**	**893**	**870**	**480**	**363**
Domestic	1,061	817	793	428	310
Foreign	183	76	77	52	53
Other Restructuring	**10,204**	**10,786**	**10,949**	**10,153**	**7,267**
Domestic	10,128	10,550	10,711	10,086	7,199
Foreign	76	236	238	67	68
Total	***11,448 (2.91%)***	***11,679 (2.99%)***	***11,819 (3.03%)***	***10,633 (2.80%)***	***7,630 (2.03%)***
Domestic	11,189	11,367	11,504	10,514	7,509
Foreign	259	312	315	119	121

Figures in ( ) represents % to Gross Advances

Sector wise breakup of Standard Restructured Advances (Domestic)- 31.03.2018

Bank of India
Relationship beyond banking

(₹. in Crores)

Sector	Mar 17	Mar 18
INFRA	5,015	2,433
INFRA-POWER	4,013	1,895
INFRA-TELECOM	405	0
INFRA-ROADS & PORTS	425	520
INFRA-OTHERS	172	18
AVIATION	2.137	2,088
TEXTILES	242	33
STEEL	199	142
ENGG	116	49
SUGAR	434	233
PHARMA	142	84
AUTOMOBILES	30	23
CRE	26	26
EDUCATION	68	54
SERVICES	130	88
FOOD PROCESSING	14	3
HOTELS	110	102
PAPER	56	47
CEMENT	191	201
AGRICULTURE	64	28
CERAMICS	10	2
RUBBER & PLASTIC	22	17
CHEMICALS	6	14
OTHER METAL	141	22
MISC	2,036	1,820
TOTAL	**11,189**	**7,509**

Movement in Restructured Portfolio as on 31.03.2018 (Domestic)

Bank of India
Relationship beyond banking

(₹. in Crores)

Restructured Portfolio	FY 2016-17 (Full Year)			FY 2017-18 (Full Year)		
	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	12,520	15,337	27,857	11,189	15,254	26,443
Fresh Restructuring during the quarter	1066	138	1204	601	26	627
Accounts slipped during the quarter	-2082	2082	0	-3,948	3,948	0
Closed during FY**	1,037	819	1,856	361	1,878	2,239
Change in outstanding	-792	30	-762	-100	-61	-161
Upgraded during the quarter	1,514	-1,514	0	128	-128	0
Restructured as at Mar. 31	11,189	15,254	26,443	7,509	17,161	24,670

** 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 31.03.2018

Bank of India
Relationship beyond banking

(₹. in Crores)

- Bank has approved flexible structuring in 21 projects under 5/25 Flexible Structuring Scheme. Flexible structuring has been implemented in 17 accounts with outstanding of Rs.5,772 crores as on 31.03.2018.
- Total number of SDR cases identified are in 45 accounts. 39 accounts have been approved and 6 cases declined.
- Out of the approved cases, SDR could be partially implemented in 4 accounts (Our Exposure Rs. 932 crores)
- S4A – Approved in 22 accounts with BOI exposure of Rs.3,995 crores and implemented in 8 accounts with exposure of Rs.1,055 Crores.
- Flexible structuring, SDR, S4A schemes have been withdrawn by RBI w.e.f 12.02.2018.

Asset Quality – Sequential (Global)

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Mar 17	June 17	Sep 17	Dec 17	Mar 18
Gross NPA	52,045	51,019	49,307	64,249	62,328
Net NPA	25,305	24,407	23,566	36,117	28,207
Gross NPA %	13.22	13.05	12.62	16.93	16.58
Net NPA %	6.90	6.70	6.47	10.29	8.26
Provision Coverage Ratio %	**61.47**	**63.48**	**65.23**	**56.96**	**65.85**

Movement of NPA –Global (Y-o-Y)

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Mar 2017 FY 2016-17	Mar 2018 FY 2017-18
Opening Balance	**49,879**	**52,045**
Less :		
Recovery	4,598	4,039
Upgradation	6,297	2,213
Write Off	7,260	9,045
Total reduction	**18,155**	**15,296**
Add : Slippages	20,321	25,580
Closing Balance	**52,045**	**62,328**

Movement of NPA –Global (Q-o-Q)

Bank of India
Relationship beyond banking

(₹. in Crores)

Item	Mar 2017 Q4	June 2017 Q1	Sep 2017 Q2	Dec 2017 Q3	Mar 2018 Q4
Opening Balance	**51,781**	**52,045**	**51,019**	**49,307**	**64,249**
Less :					
Recovery	1,597	1,360	528	1,178	11,417
Upgradation	1,071	1,379	538	165	1,539
Write Off	3,983	2,324	2,787	2,044	1,938
Total reduction	**6,651**	**5,063**	**3,853**	**3,387**	**14,894**
Add : Slippages	6,915	4,037	2,141	18,329	12,973
Closing Balance	**52,045**	**51,019**	**49,307**	**64,249**	**62,328**

Break up of Gross NPA

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Mar - 17	June-17	Sep 17	Dec 17	Mar 18	%age to Domestic Credit Mar 17	%age to Domestic Credit Mar 18
Large Corporate	21,041	19,161	17,608	20,615	26,112	7.36	8.90
Mid Corporate	9,699	7,953	7,606	8,114	9,848	3.39	3.36
SME	6,686	8,563	8,391	8,463	8,422	2.34	2.87
AGRICULTURE	3,816	4,539	4,873	5,094	5,476	1.34	1.87
RETAIL	1,483	1,308	1,193	1,188	1,228	0.52	0.42
TOTAL (DOMESTIC)	**42,725**	**41,524**	**39,671**	**43,474**	**51,086**	**14.95**	**17.41**
Total (Overseas)	**9,320**	**9,495**	**9,636**	**20,775**	**11,242**	**8.62**	**13.63**
Total (Global)	**52,045**	**51,019**	**49,307**	**64,249**	**62,328**	**13.22**	**16.58**

Sector wise NPA

Bank of India
Relationship beyond banking

Domestic

(₹. in Crores)

Sector	Mar.17	Dec 17	Mar 18	% to Sectoral Advances	
				Mar 17	Mar 18
Agriculture	3,816	5,094	5,476	8.12	11.65
Industry	28,650	27,821	34,310	24.68	31.91
Services	8,775	9,371	10,072	10.85	11.06
Retail	1,484	1,188	1,228	3.55	2.57
Total	**42,725**	**43,474**	**51,086**	**14.95**	**17.41**

Overseas

(₹. in Crores)

Sector	Mar 17	Dec 17	Mar 18	% to Sectoral Advances	
				Mar 17	Mar 18
Trade	1,530	1,655	1,925	18.06	21.31
Manufacturing	2,350	2,534	2,659	39.80	46.49
Real Estate	292	287	329	17.04	18.49
Others	5,148	16,299	6,329	5.60	9.59
Total	**9,320**	**20,775**	**11,242**	**4.69**	**13.63**

(₹. 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	Recovery (Q4) FY 2017-18	Recovery Full year FY 2017-18
			No. of Accounts	Amount						
SUIT FILED	5664	25115	494	20745	404	290	173	177	480	1120
DECREED	3308	5026	135	5143	138	71	12	69	59	211
SARFAESI*	34733	30403	12383	29426	1445	758	781	385	308	2232
NCLT	148	22706	-	-	-	-	-	-	-	-

* 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
422	7463	381	7283	70	3228	228	4692	148	22706

Investments (Domestic)

Bank of India
Relationship beyond banking

(₹. in Crores)

	Mar 17				Mar 18			
Particulars	**AFS**	**HTM**	**HFT**	**TOTAL**	**AFS**	**HTM**	**HFT**	**Total**
1. SLR Investments	**30,613**	**80,167**	**171**	**110,951**	**31,659**	**80,346**	**25**	**112,030**
Of Which:								
Government Securities	30,613	80,167	171	110,951	31,659	80,346	25	112,030
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.21	5.06	4.92	4.83	4.44	0	0	4.44
2. Non SLR Investments	**11,512**	**2,013**	**3**	**13,528**	**14,631**	**9,019**	**0**	**23,650**
M Duration	3.71	2.91	0	3.64	4.00	0	0	4.00
Total	**42,125**	**82,180**	**174**	**124,479**	**46,290**	**89,365**	**25**	**135,680**

Net Interest Income – Global (Quarter ended)

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Mar 17	June 17	Sep 17	Dec 17	Mar 18	Mar 17	Dec 17
Interest Income	**10,582**	**9,496**	**9,894**	**9,335**	**9,347**	**-11.67**	**0.13**
a. From Advances	6,764	6,349	6,696	6,331	5,920	-12.48	-6.49
b. From Investments	2,482	2,208	2,240	2,290	2,416	-2.66	5.50
c. From Money Market Operations & Others	1,336	939	958	714	1,011	-24.33	41.60
Interest Expended	**7,113**	**6,963**	**6,986**	**6,834**	**6,783**	**-4.64**	**-0.75**
a. On Deposits	6,295	6,252	6,227	5,918	5,928	-5.83	0.17
b. On Borrowings	673	440	498	663	603	-10.40	-9.05
c. Subordinated Bonds & Others	145	271	261	253	252	73.79	-0.40
Net Interest Income	**3,469**	**2,533**	**2,908**	**2,501**	**2,564**	**-26.09**	**2.52**

Non-Interest Income –Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Mar.17	June 17	Sep 17	Dec 17	Mar 18	Mar 17	Dec 17
Commission, Exchange & Brokerage	344	316	306	334	377	9.59	12.87
Profit from Sale of Investments	846	648	743	81	-34	-104.02	-141.98
Profit from Exchange Transactions	122	359	312	275	456	273.77	65.82
Recovery In W/o accounts	144	68	85	84	170	18.06	102.38
Other Non Interest Income	298	220	261	267	406	36.24	52.06
Total Non-Interest Income	**1,754**	**1,611**	**1,707**	**1,041**	**1,375**	**-21.61**	**32.08**

Profitability -Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Variation (%) over	
	Mar.17	June 17	Sep. 17	Dec 17	Mar 18	Mar 17	Dec 17
1. Total Income	**12,336**	**11,107**	**11,601**	**10376**	**10,722**	**-13.08**	**3.33**
a. Interest Income	10,582	9,496	9,894	9335	9,347	-11.67	0.13
b. Non Interest Income	1,754	1,611	1,707	1041	1,375	-21.61	32.08
2. Total Expenditure	**9,208**	**8,727**	**9,368**	**9022**	**9,550**	**3.71**	**5.85**
a. Interest expended	7,113	6,963	6,986	6834	6,783	-4.64	-0.75
b. Operating Expenses	2,095	1,764	2,382	2188	2,767	32.08	26.46
3.Net Interest Income (NII)	**3,469**	**2,533**	**2,908**	**2501**	**2,564**	**-26.09**	**2.52**
4. Operating Profit	**3,128**	**2,380**	**2,233**	**1354**	**1,172**	**-62.53**	**-13.44**
5. Net Profit / Loss	**-1,046**	**88**	**179**	**-2341**	**-3969**		

Provisions -Global (Quarter ended)

Bank of India
Relationship beyond banking

(₹. in Crores)

Particulars	Quarter ended				
	Mar.17	June 17	Sep. 17	Dec 17	Mar 18
Operating Profit	**3,127**	**2,380**	**2,233**	**1,354**	**1172**
Provisions for					
B&D	4,484	2,156	1,867	4,373	6699
Standard Assets	23	70	55	-327	-470
NPV / Others	-36	-111	-50	-53	93
Depreciation on Investment	265	131	81	906	351
Total Provisions before Tax	**4,736**	**2,246**	**1,953**	**4,899**	**6673**
Taxation	-563	46	101	-1,204	-1532
Net Profit /Loss	**-1,046**	**88**	**179**	**-2,341**	**-3969**

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

Bank of India
Relationship beyond banking

Particulars	Mar 17	June 17	Sep 17	Dec 17	Mar 18
	Global	Global	Global	Global	Global
Cost of Deposits	4.77	4.74	4.55	4.47	4.58
Yield on Advances	7.92	7.40	7.47	7.01	6.74
Yield on Investments	7.35	7.31	7.27	7.20	7.21
NIM	2.39 (2.20 FY 2017)	1.99	2.15	1.88	1.65 (1.92 FY2018)
Cost to Income Ratio	40.12 (47.67 FY2017)	42.58	51.61	61.77	70.24 (56.04 FY2018)
Provision Coverage Ratio	61.47	63.48	65.23	56.96	65.85
Credit Cost (Prov for B & D / Average Net Advances)	4.94 (3.22 FY2017)	2.36	2.05	4.89	7.74 (4.27 FY 2018)

Capital Adequacy – Basel-III

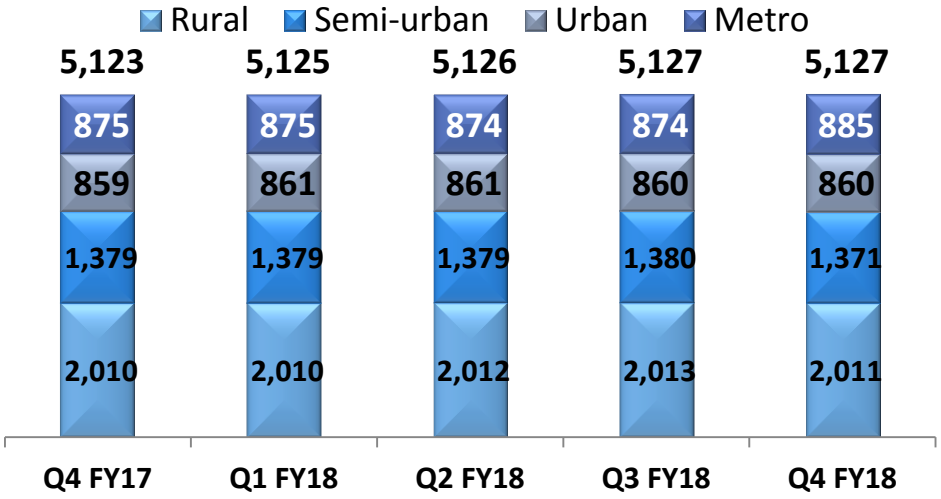
(₹. in Crores)

Particulars	Mar 17	Dec 17	Benchmark of CRAR (%) for Mar 18	Mar 18
Capital Adequacy - Basel III				
CET1 Capital	24,858	24,047		24,993
AT1 Capital	6,008	6,008		5,905
Tier I Capital	30,866	30,055		30,898
Tier II Capital	11,216	10,987		10,199
Total Capital	**42,082**	**41,041**		**41,097**
Total Assets	626,309	614,045		609,575
Risk Weighted Assets	346,611	340,467		317,546
CRAR – CET1 (%)	7.17	7.06	7.375	7.87
CRAR – AT1 (%)	1.73	1.76	1.50	1.86
CRAR – Tier I (%)	8.90	8.82	8.875	9.73
CRAR - Tier II (%)	3.24	3.23	2.00	3.21
Capital Adequacy Basel III (%)	**12.14**	**12.05**	**10.875**	**12.94**

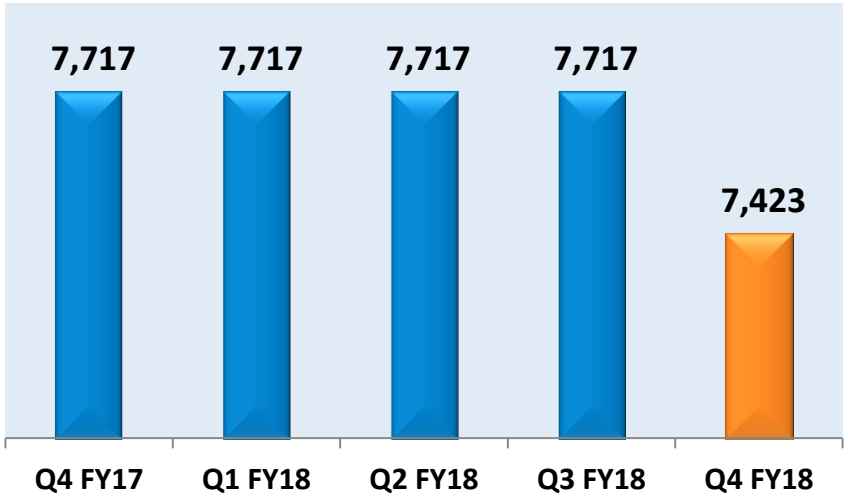
Delivery Channels

Bank of India
Relationship beyond banking

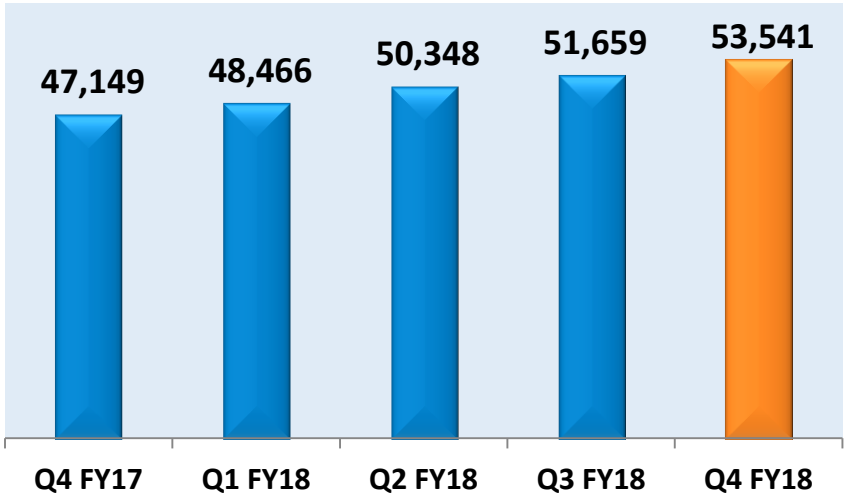
Branch Expansion



ATM Roll-Out



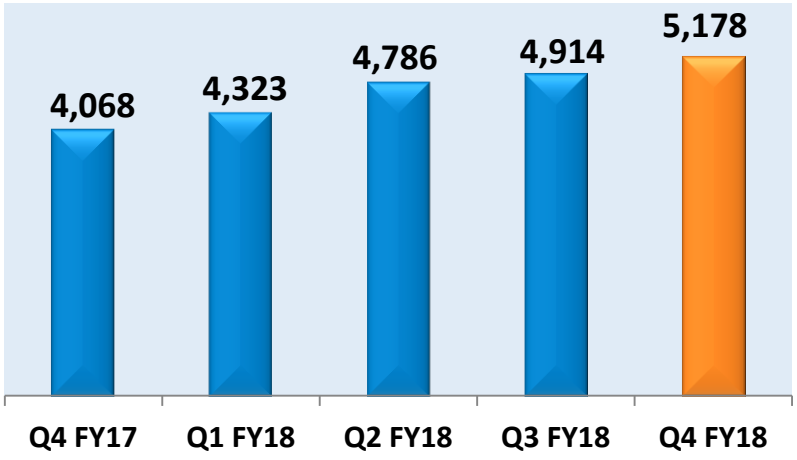
Debit Card ('000)



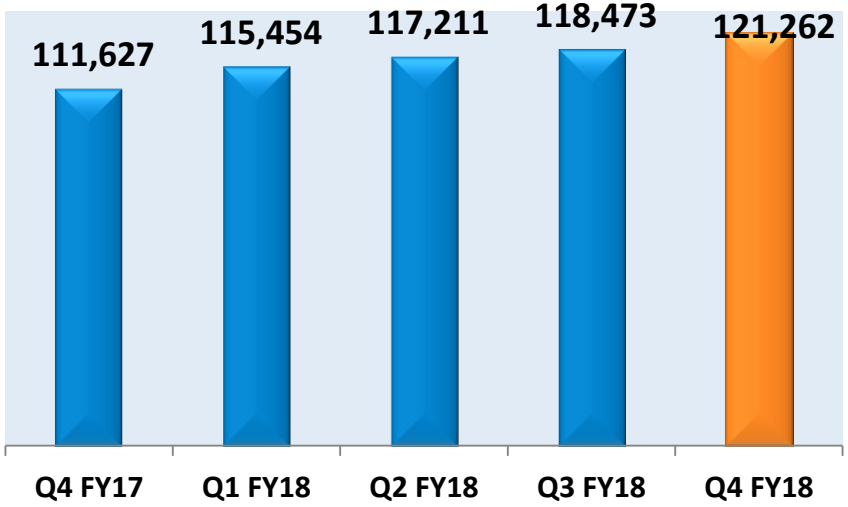
Delivery Channels (cont'd)

Bank of India
Relationship beyond banking

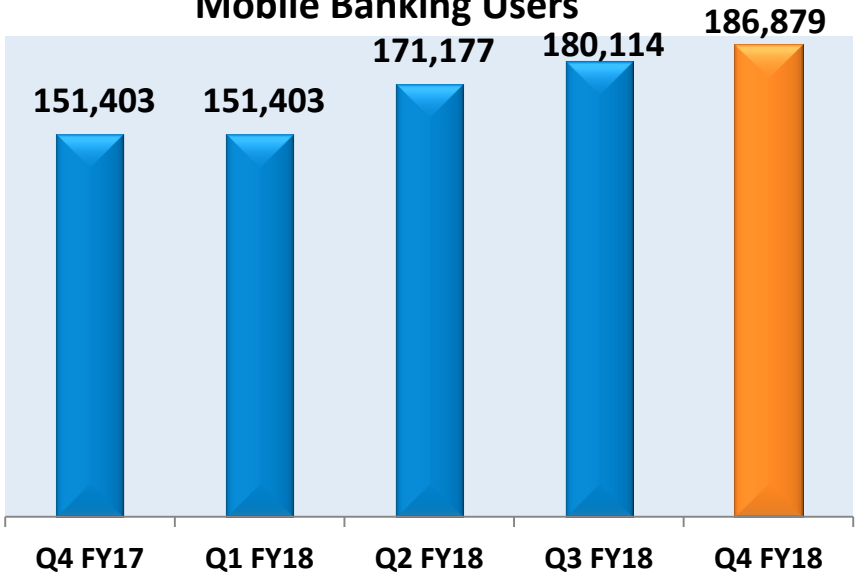
Internet Banking Users - Retail ('000)



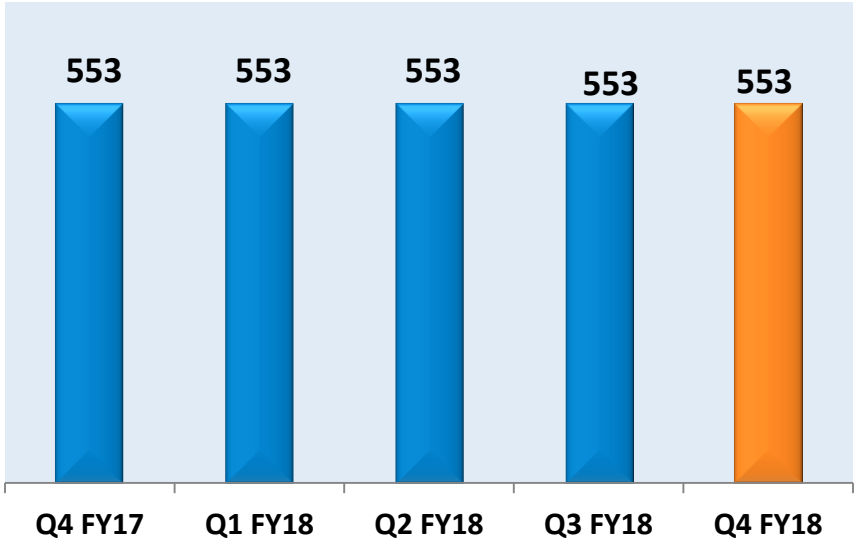
Internet Banking Users - Corporate



Mobile Banking Users



e-Galleries



Performance Under Financial Inclusion

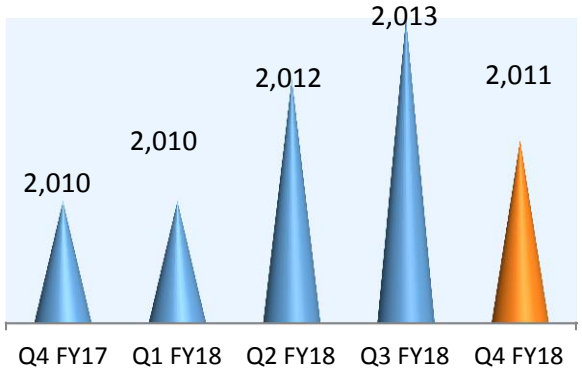
Bank of India
Relationship beyond banking

	As on 31.03.2017		As on 30.09.2017		As on 31.12.2017		As on 31.03.2018	
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)	167.47	3,436.46	183.49	3,685.45	188.70	3,999.18	192.95	4,492.82
Zero Balance Accts (Lacs)	36.42	-	36.68	-	36.22	-	35.05	-
PMSBY (Lacs)	35.27	-	36.22	-	35.94	-	36.12	-
PMJJBY (Lacs)	13.11	-	13.96	-	13.50	-	13.60	-
APY (Lacs)	1.82	-	2.85	-	3.78	-	4.23	-
PMMY Shishu (Actual)	380,797	1,869	409,650	1,983	423,331	2,039	583,572	2,414.73
PMMY Kishor	181,689	2,829	239,920	4,019	273,310	4,715	311,020	5,479.91
PMMY Tarun	38,703	2,949	55,024	4,137	61,798	4,658	68,305	5,150.41
PMMY Total	601,189	7,647	704,594	10,139	758,439	11,413	962,897	13,045.05

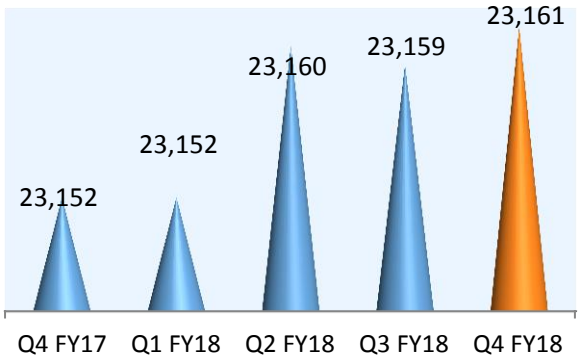
Financial Inclusion

Bank of India
Relationship beyond banking

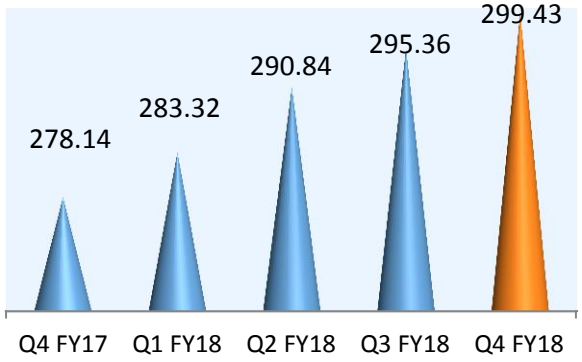
Rural Branches



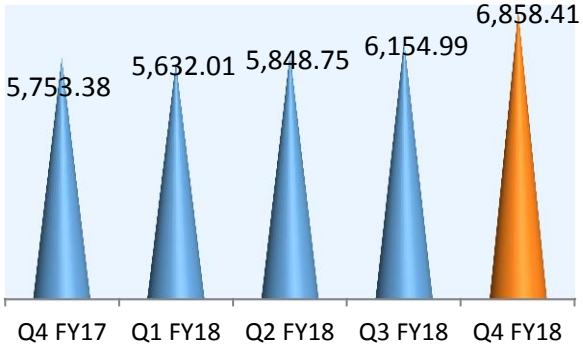
Unbanked Villages Covered



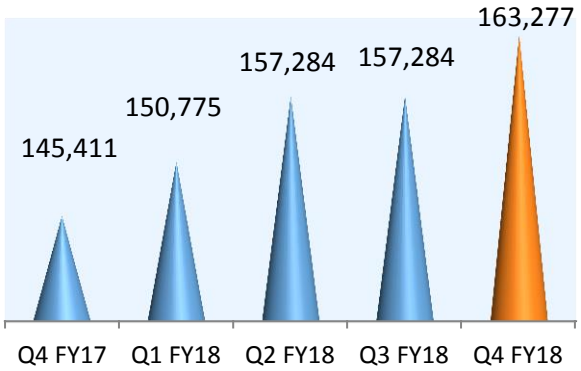
Total BSBD (NO Frill) Account (No in Lacs)



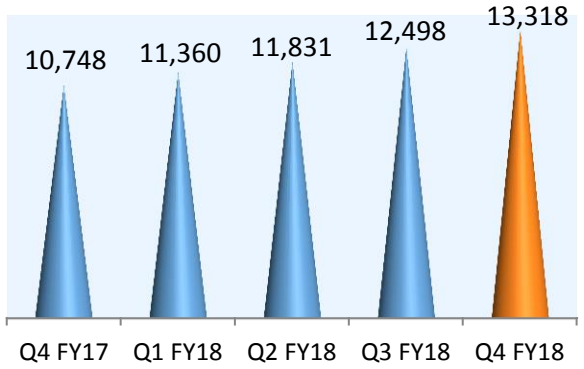
Total Deposit mobilised in BSBD (NO-Frill) Account (Amt. in Crores)



RSETIs - No of Candidates Trained

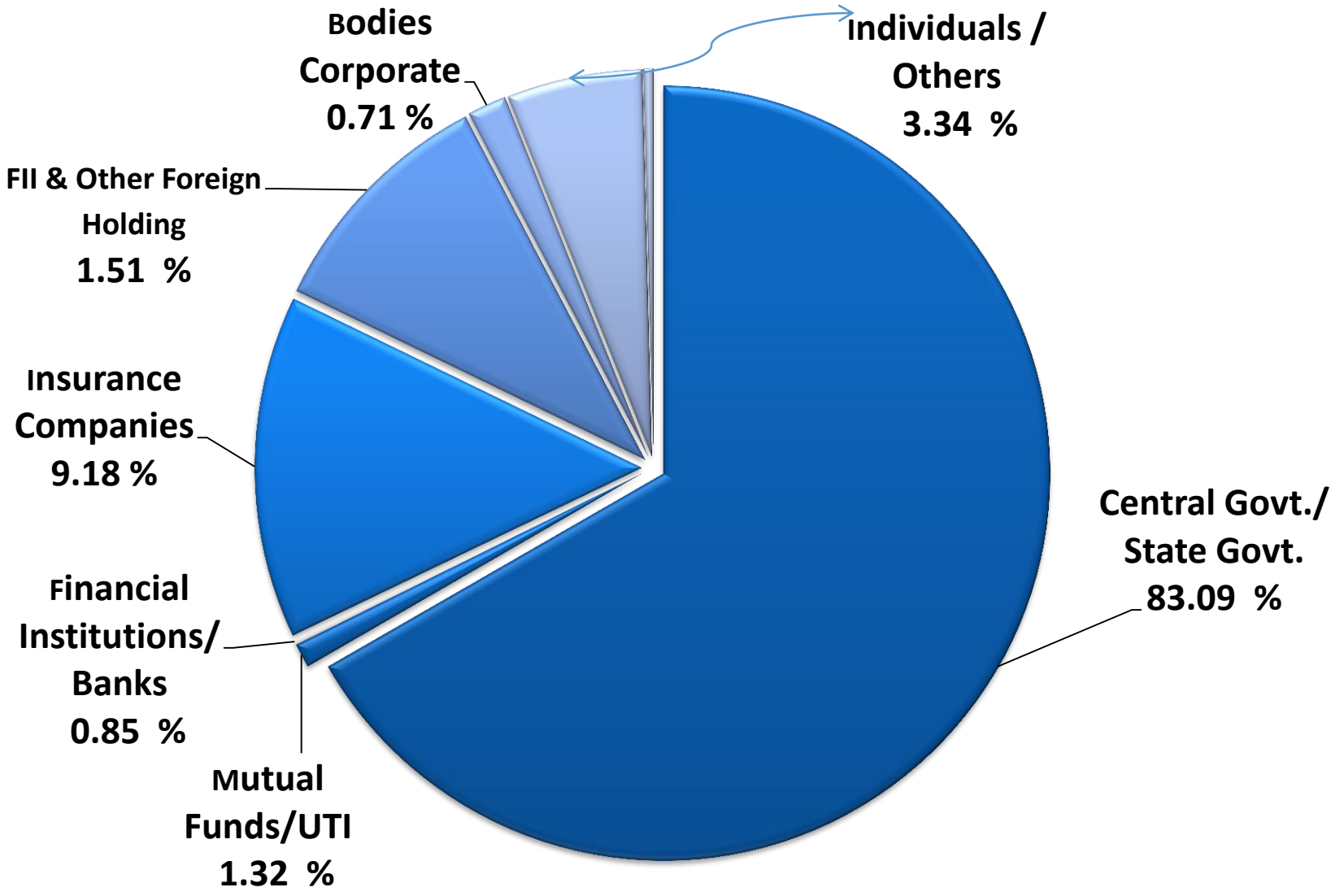


FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.03.2018

Bank of India
Relationship beyond banking



Initiative

Bank of India
Relationship beyond banking

- 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.

Contd……Initiative

Bank of India
Relationship beyond banking

- **"Mission Rocket"** launched to activate all the Scale-IV & V headed branches.
- **"Swarna Dhara"** – Gold Loans have been intensified.
- 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.

Way forward

Bank of India
Relationship beyond banking

- Focus on Growth of RAM advances to continue.
- Churning of Advances portfolio, replacing High Risk weighted assets with Low Risk Weighted Assets.
- Disbursements under Gold Loans will be amplified.
- Advances Less than Rs.5 Crore to be increased.
- Govt. targets under MUDRA, Standup loans will be met.
- All Regulatory Advances Targets will be achieved

Awards & Recognition

- 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 of India awarded for **Best Corporate Social Practices**: Promoting Employment for Physically Challenged and also for Support and improvement in Quality of Education from ET NOW- WORLD CSR DAY Award.
- Bank of India awarded as **"The Most Efficient Bank in Kenya"** by Think Business Banking Award 2018.
- Bank of India-Uganda Subsidiary awarded for **"Best Company Keeping Image High Award 2018"** from Indian Business Forum, Uganda.
- Bank's In-House Journal 'Taarangan' conferred with Prestigious **"ABCI Magazine of the Year Award 2017"** at Mumbai

Bank of India
Relationship beyond banking

THANK YOU!