

निवेशक संबंध विभाग  
प्रधान कार्यालय :  
स्टार हाउस, सी-5, "जी" ब्लॉक,  
8वीं मंजिल,  
बान्द्रा कूर्ला संकुल,  
बान्द्रा (पूर्व),  
मुंबई - 400 051  
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फैक्स : (022)-6668 4491  
ईमेल: headoffice.share@bankofindia.co.in

बैंक ऑफ इंडिया  
Bank of India BOI



INVESTOR RELATIONS CELL  
HEAD OFFICE :  
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Bandra- Kurla Complex,  
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संदर्भ क्र. Ref. No.:HO:IRC:NK:2019-20:568

दिनांक Date: 31.01.2020

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,

**Our Reviewed Financial Results- Press Release and Investor Presentation**

We are attaching a copy of Press Release and Investors Presentation for the Quarter ended **31<sup>st</sup> December, 2019**, about reviewed financial results of the Bank.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,

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

Encl: As Above



**PRESS RELEASE**

**BANK OF INDIA ANNOUNCES DECEMBER 2019 (Q3 - FY 2019-20)**

**FINANCIAL RESULTS**

**HIGHLIGHTS OF Q3, FY2019-20:**

- **“BANK OF INDIA CONSOLIDATES IN PROFIT ZONE”**
- **Net Profits** for consecutive **four quarters**
- Net Profit stands at Rs.106 crore.
- NIM (Domestic) improves to 3.45%.
- Non-Interest Income increases by 63.59%.
- Cost to Income Ratio improves to 37.55%.

**BUSINESS:**

- Global Business of the Bank stood at Rs. 9,00,825 crore as on December 31, 2019 against Rs. 8,87,931 crore as on December 31, 2018.
- Domestic Business stood at Rs. 7,86,192 crore as on December 31, 2019 against Rs. 725,264 crore in December, 2018, signifying Y-o-Y increase of 8.40%. The overseas business stood at Rs. 1,14,632 crore as on 31<sup>st</sup> December, 2019 vis a vis Rs. 1,62,667 crore as on 31<sup>st</sup> December, 2018.
- CASA Deposits (Domestic) grew by 9.55% YoY and its share in Domestic deposits improved sequentially qoq from 42.35% in September 2019 to 42.69% in December 2019.
- The domestic Advances increased by 6.71% i.e. from Rs. 3,11,815 crore in December, 2018 to Rs. 3,32,734 crore in December, 2019. The Gross Advances (Global) stood at Rs. 3,78,686 crore as on December 31, 2019 against Rs. 3,72,803 crore as on December 31, 2018.
- The RAM Advances (Retail, Agriculture and MSME) increased from Rs. 1,56,442 crore as on December 31, 2018 to Rs.1,64,655 crore as on December 31, 2019, with 5.25% YoY growth and its share in Advances stood at 49.49% in December 2019.

- Retail Credit grew from Rs. 53,524 crore in December,2018 to Rs.58,848 crore in December,2019, i.e. with an increase of 9.95%.
- Priority Sector advances stood at Rs.1,24,267 crore which constitutes 41.38 % of ANBC. Agriculture advances were Rs. 51,930 crore forming 17.29 % of ANBC.
- The total Risk Weighted Assets (RWAs) reduced from Rs. 3,05,953 crore in March,2019 to Rs.3,02,849 crore in December,2019, i.e. reduction of Rs.3,104 crore or -1.01%

#### **ASSET QUALITY:**

- The Bank's **Net NPA ratio contained at 5.97%**, with provision coverage of 77.15% in December, 2019.
- Gross NPAs increased marginally from Rs.61,476 crore in September 2019 to Rs.61,730 crore in December 2019. Net NPA contained at Rs. 20,113 crore in December, 2019.
- Gross NPA ratio stood at 16.30% in December, 2019.

#### **PROFIT – Q3 FY2019-20:**

- The Net Interest Income rose by 23.62% from Rs. 3,332 crore in December, 2018 to Rs. 4,119 crore in December, 2019.
- The Non-Interest Income increased by 63.59% from Rs. 1,530 crore in December, 2018 to Rs.2,503 crore in December, 2019. There has been marked improvement in Recovery in written off account which went up by 410% from Rs.262 crore in December, 2018 to Rs. 1,337 crore in December, 2019.
- The Bank's Operating Profit increased by 82% from Rs.2,273 crore in December, 2018 to Rs. 4,135 crore in December 2019, bolstered by both rise in NII and non-interest income.
- The Net Profit (PAT) of the Bank stood at Rs. 106 crore vis-à-vis Net Profit of Rs. (-) 4,738 crore in December, 2018.

#### **CAPITAL ADEQUACY:**

- The CRAR on solo basis (Basel III) stood at 14.20% as December 31, 2019. The Tier-I Capital stood at 11.17% and Tier -II Capital at 3.03%. The CET ratio stood at 11.14%.

### **FINANCIAL RATIOS (Quarterly):**

- NIM (Global) improved from 2.55% for Q3 of FY 2018-19 to 3.07% in Q3 of current year. Similarly, NIM (Domestic) improved from 3.02% for Q3 of FY 2018-19 to 3.45% in Q3 of current year.
- Yield on Advances (Global) improved from 8.31% in Dec, 2018 to 8.91% in Dec, 2019. The Domestic Yield on Advances rose from 9.33% to 9.67% during the same period.
- Cost of Deposits (Domestic) improved from 5.23% in Dec, 2018 to 5.08% in Dec, 2019.
- Cost to Income ratio improved from 54.55% in Dec, 2018 to 37.55% in Dec, 2019.

### **DIGITISATION:**

- Internet Banking users (Retail) increased to 63.71 lakh as on December 31, 2019 from 56.40 lakh as on December 31, 2018.
- Mobile Banking users increased to 22.84 lakh as on December 31, 2019 from 8.94 lakh as on December 31, 2018.
- New Recycler machines have been installed & made live in 255 Star-Digi Branches.

### **AWARDS:**

- Bank of India has won the **Second Most Trusted Brand Award** in the Banks category awarded by the Reader's Digest Trusted Brand, 2019.
- Ranked as the **2<sup>nd</sup> Most Trusted Brand** among the PSU Bank category in 2018 declared by Economic Times in March 2019.
- In the India Banking Summit & Awards 2019, Bank of India ranked as **Best Public Sector Bank 2019** by Synnex Group.
- **Best Performing Public Sector Bank** in APY Formation Day Campaign (FY2019-20) by PFRDA
- **SKOCH Order of Merit AWARD 2019** in GOLD Category for BOI Mobile.
- ETBFSI Excellence Awards 2019 **Most Innovative Large Size Bank** of the year for QRCash.

**31<sup>st</sup> January, 2020**  
**Mumbai**

**Bank of India**



*Relationship beyond banking*

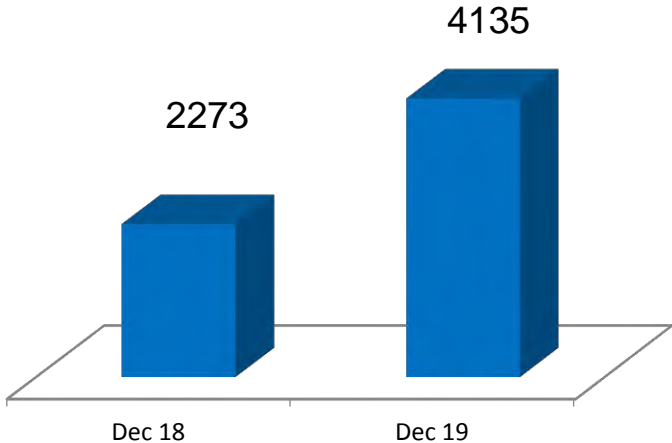
# Performance Analysis

Q3 : FY 2019-20

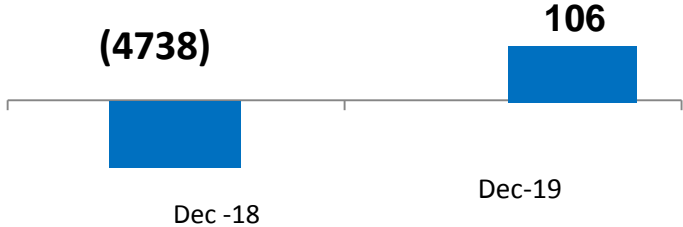


Business Mix (Deposits + Advances)	Dec 18	Mar 19	Sep 19	Dec 19	Variation (%) over	
					Dec 18	Sep 19
<b>Global Business</b>	<b>887,931</b>	<b>903,723</b>	<b>895,030</b>	<b>900,824</b>	<b>1.45</b>	<b>0.65</b>
Domestic	725,264	749,920	758,172	786,192	8.40	3.70
Foreign	162,667	153,803	136,858	114,632	-29.53	-16.24
<b>Global Deposits</b>	<b>515,128</b>	<b>520,862</b>	<b>518,037</b>	<b>522,138</b>	<b>1.36</b>	<b>0.79</b>
Domestic	413,449	421,783	436,530	453,458	9.68	3.88
Foreign	101,679	99,079	81,507	68,680	-32.45	-15.74
<b>Global Advances (Gross )</b>	<b>372,803</b>	<b>382,860</b>	<b>376,993</b>	<b>378,686</b>	<b>1.58</b>	<b>0.45</b>
Domestic	311,815	328,137	321,642	332,734	6.71	3.45
Foreign	60,988	54,723	55,351	45,952	-24.65	-16.98

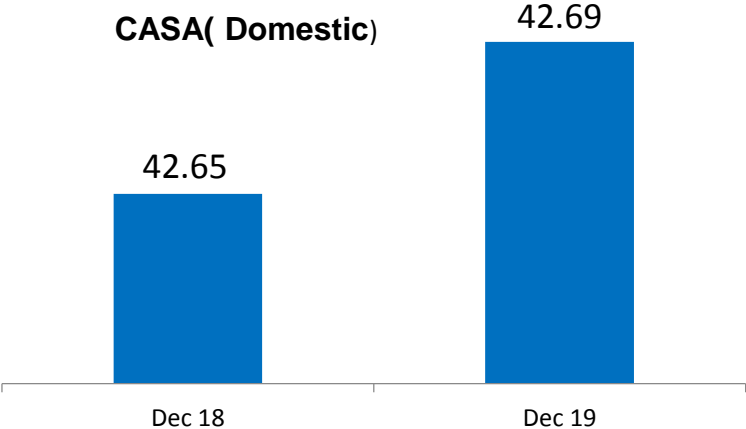
### Operating Profit



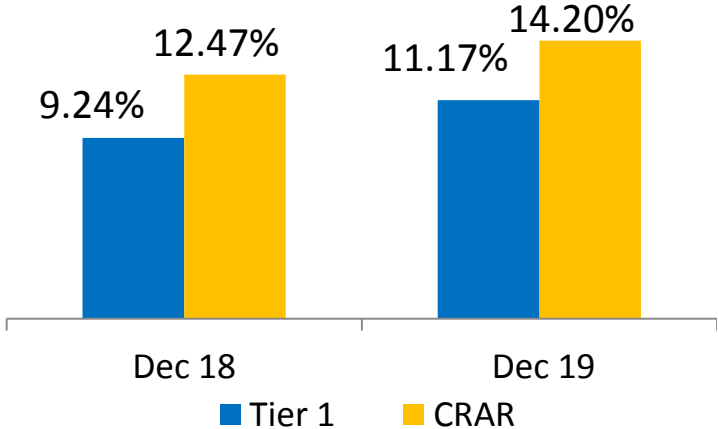
### Net Profit



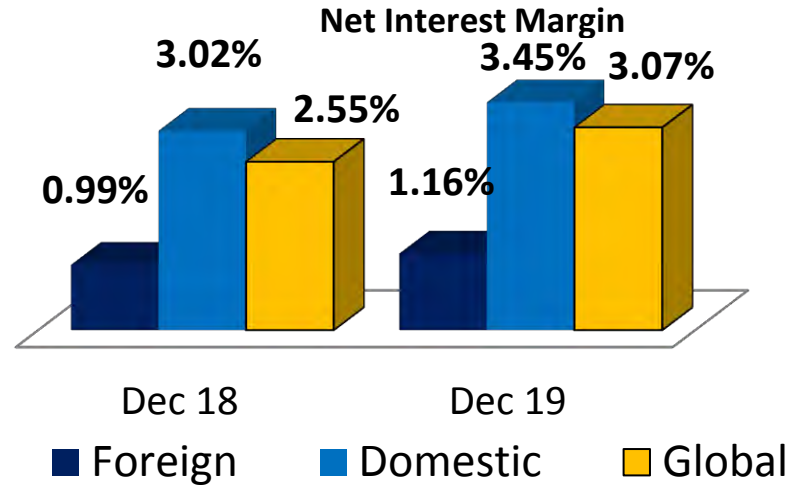
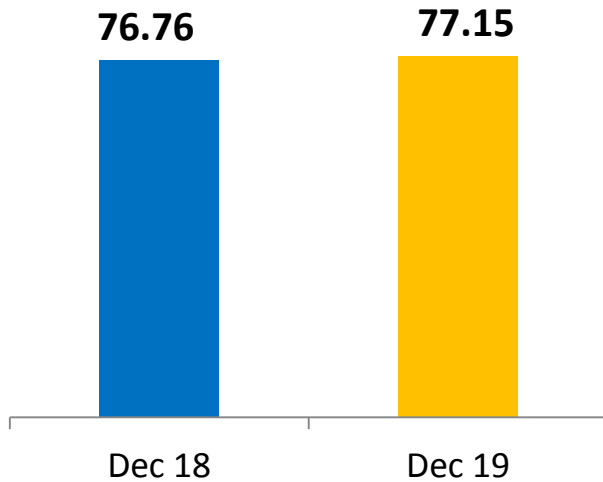
### CASA( Domestic)



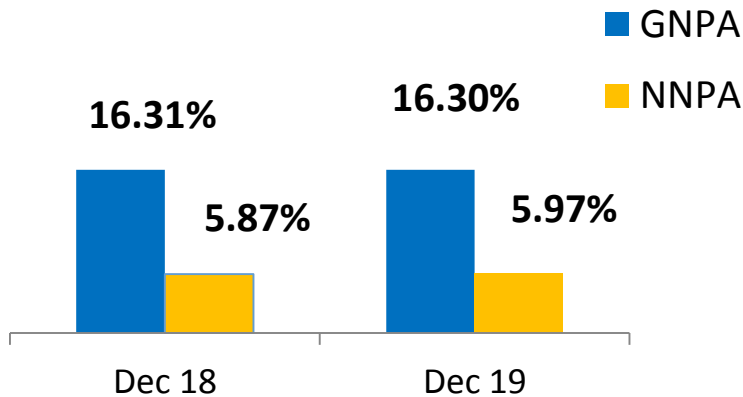
### CRAR



## Provision Coverage

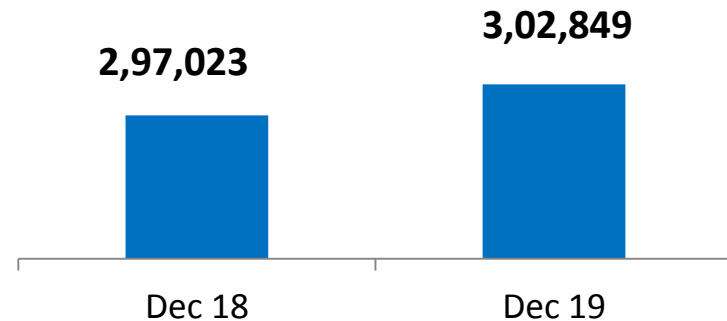


## NPA Ratio



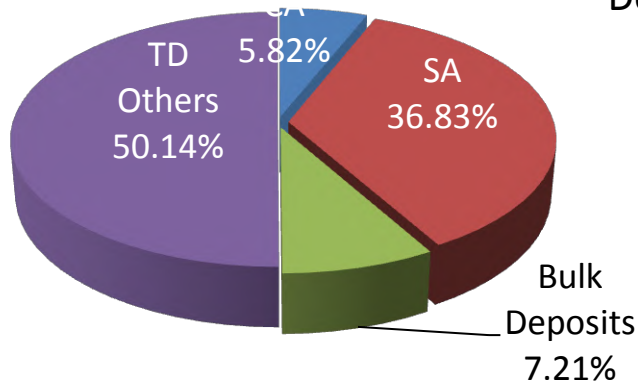
## Risk Weighted Assets

(Rs in crore)



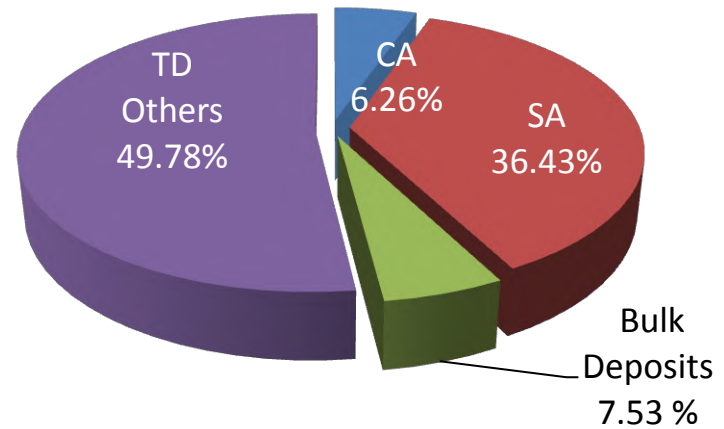


Dec 18



CASA : 42.65%

Dec 19



CASA : 42.69%

Type of deposits	Dec 18	Mar 19	Sep 19	Dec 19	Y-O-Y Growth
<b>Current Account</b>	<b>23,881</b>	<b>23,354</b>	<b>23,033</b>	<b>28,110</b>	<b>17.70</b>
<b>Saving Account</b>	<b>151,129</b>	<b>158,411</b>	<b>160,365</b>	<b>163,625</b>	<b>8.26</b>
<b>CASA</b>	<b>175,010</b>	<b>181,765</b>	<b>183,397</b>	<b>191,735</b>	<b>9.55</b>

# Key Sectors – Domestic



Industry	Dec 18	Mar 19	Sep 19	Dec 19	Y-O-Y Growth %	% to Domestic credit Dec 19
Agriculture (Excluding RIDF)	49,698	50,338	50,841	51,546	3.72	15.49
MSME	53,220	54,595	53,862	54,261	1.96	16.31
Retail	53,524	56,492	57,665	58,848	9.95	17.69
RAM	156,442	161,425	162,368	164,655	5.25	49.49
Corporate & Others	128,759	138,797	129,456	135,572	5.29	40.74
Govt & Govt Guaranteed Advance	26,614	27,915	29,818	32,507	22.14	9.77
Total	311,815	328,137	321,642	332,734	6.71	100.00

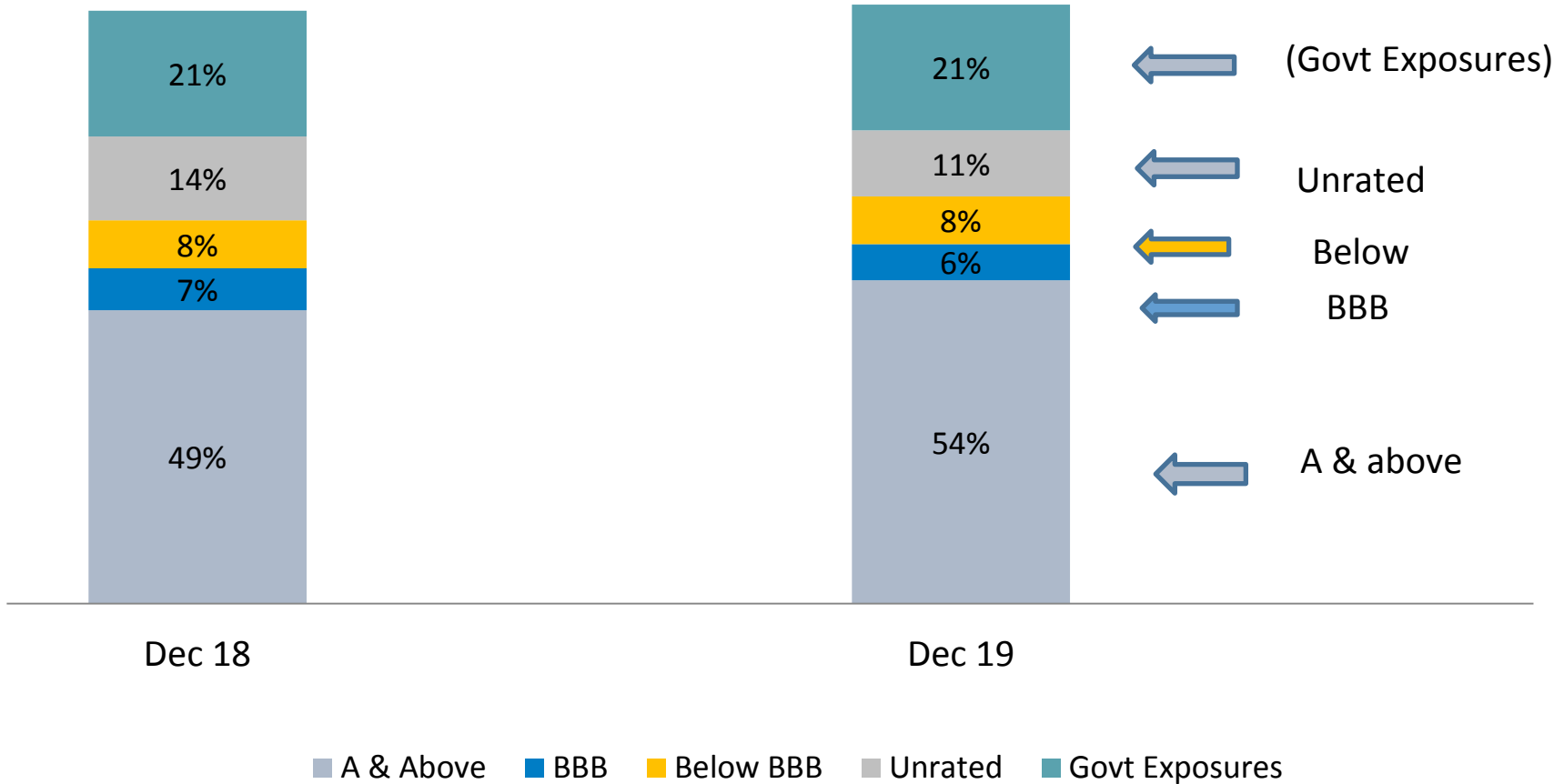
Particulars	Dec 18	Mar 19	Sep 19	Dec 19	Y-O-Y Growth %	% to Retail Credit Dec 19
Home	31,364	32,417	33,572	34,647	10.47	58.88
Mortgage	6,884	6,947	6,725	6,662	(3.22)	11.32
Auto	5,003	5,089	5,106	5,433	8.59	9.23
Education	3,333	3,257	3,235	3,196	(4.11)	5.43
Personal	1,656	1,681	1,674	1,703	2.84	2.89
Others*	5,284	7,101	7,353	7,207*	36.39	12.25
<b>Total</b>	<b>53,524</b>	<b>56,492</b>	<b>57,665</b>	<b>58,848</b>	<b>9.95</b>	<b>100</b>

\*Loan/OD against TDR :1892, Staff Loan : 4636, Other Loan: 679.

Particulars	Dec. 18	Mar 19	June 19	Sept. 19	Dec. 19	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	51,815	51,045	51,012	50901	51764	-0.10	15.56
Basic Metal & Metal products	13,210	13,882	13,673	13573	14072	6.53	4.23
Textiles	8,596	8,341	8,087	8193	8300	-3.44	2.49
Gems & Jewellery	5,342	4,906	4,845	4715	4438	-16.92	1.33
Chemicals & Chemical products	5,887	6,686	5,418	5538	5382	-8.58	1.62
Vehicles, vehicle parts & Transport equipment	3,546	3,066	3,106	3089	3064	-13.59	0.92
Rubber, Plastic & their products	2,110	2,022	1,855	2013	1964	-6.92	0.59
Construction	3,684	4,969	4,988	3496	3737	1.44	1.12
Real Estate(Incl CRE+HFC)	51,135	61,161	61,795	63,292	70,872	38.60	21.30
NBFC(Excl HFC)	19,277	26,539	24,636	24,588	24,917	29.26	7.49
Other Industries	28,087	28,196	26,650	27809	26891	-4.26	8.08
<b>Total</b>	<b>1,92,689</b>	<b>2,10,813</b>	<b>2,06,065</b>	<b>207207</b>	<b>215401</b>	<b>11.79</b>	<b>64.74</b>

Industry	Dec 18	Mar 19	Sep 19	Dec 19	Y-O-Y Growth %	% to ANBC
<b>Agriculture</b>	<b>52,533</b>	<b>57,302</b>	<b>51,501</b>	<b>51,930</b>	<b>(1.15)</b>	<b>17.29</b>
<b>Out of which, S&amp;MF</b>	<b>25,167</b>	<b>28,455</b>	<b>26,014</b>	<b>26,479</b>	<b>5.22</b>	<b>8.82</b>
<b>MSME</b>	<b>50,403</b>	<b>51,866</b>	<b>49,972</b>	<b>50,370</b>	<b>(0.07)</b>	
<b>Out of which, Micro</b>	<b>23,767</b>	<b>26,148</b>	<b>25,569</b>	<b>26,219</b>	<b>10.32</b>	<b>8.73</b>
<b>Housing Loan</b>	<b>16,635</b>	<b>17,038</b>	<b>17,415</b>	<b>17,669</b>	<b>6.22</b>	
<b>Educational Loan</b>	<b>3,202</b>	<b>3,140</b>	<b>2,940</b>	<b>2,925</b>	<b>(8.67)</b>	
<b>Others</b>	<b>1,153</b>	<b>1,148</b>	<b>1,081</b>	<b>1,373</b>	<b>19.05</b>	
<b>Total Priority Sector Advances</b>	<b>123,926</b>	<b>130,494</b>	<b>122,910</b>	<b>124,267</b>	<b>0.27</b>	<b>41.38</b>

Particulars	Dec 18	Mar 19	Sep 19	Dec 19	Y-O-Y ( % )
<b>Power</b>	<b>34,573</b>	<b>33,867</b>	<b>32,417</b>	<b>33,036</b>	<b>(4.45)</b>
<b>a) SEBs</b>	<b>13,988</b>	<b>12,158</b>	<b>13,026</b>	<b>13,023</b>	<b>(6.90)</b>
<b>b) Others</b>	<b>20,585</b>	<b>21,709</b>	<b>19,391</b>	<b>20,013</b>	<b>(2.78)</b>
<b>Roads and Ports</b>	<b>11,965</b>	<b>11,944</b>	<b>12,546</b>	<b>12,654</b>	<b>5.76</b>
<b>Telecom</b>	<b>489</b>	<b>488</b>	<b>486</b>	<b>489</b>	<b>0</b>
<b>Other Infrastructure</b>	<b>5,755</b>	<b>4,746</b>	<b>5,452</b>	<b>5,585</b>	<b>(2.95)</b>
<b>Total</b>	<b>51,815</b>	<b>51,045</b>	<b>50,901</b>	<b>51,764</b>	<b>(0.10)</b>



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

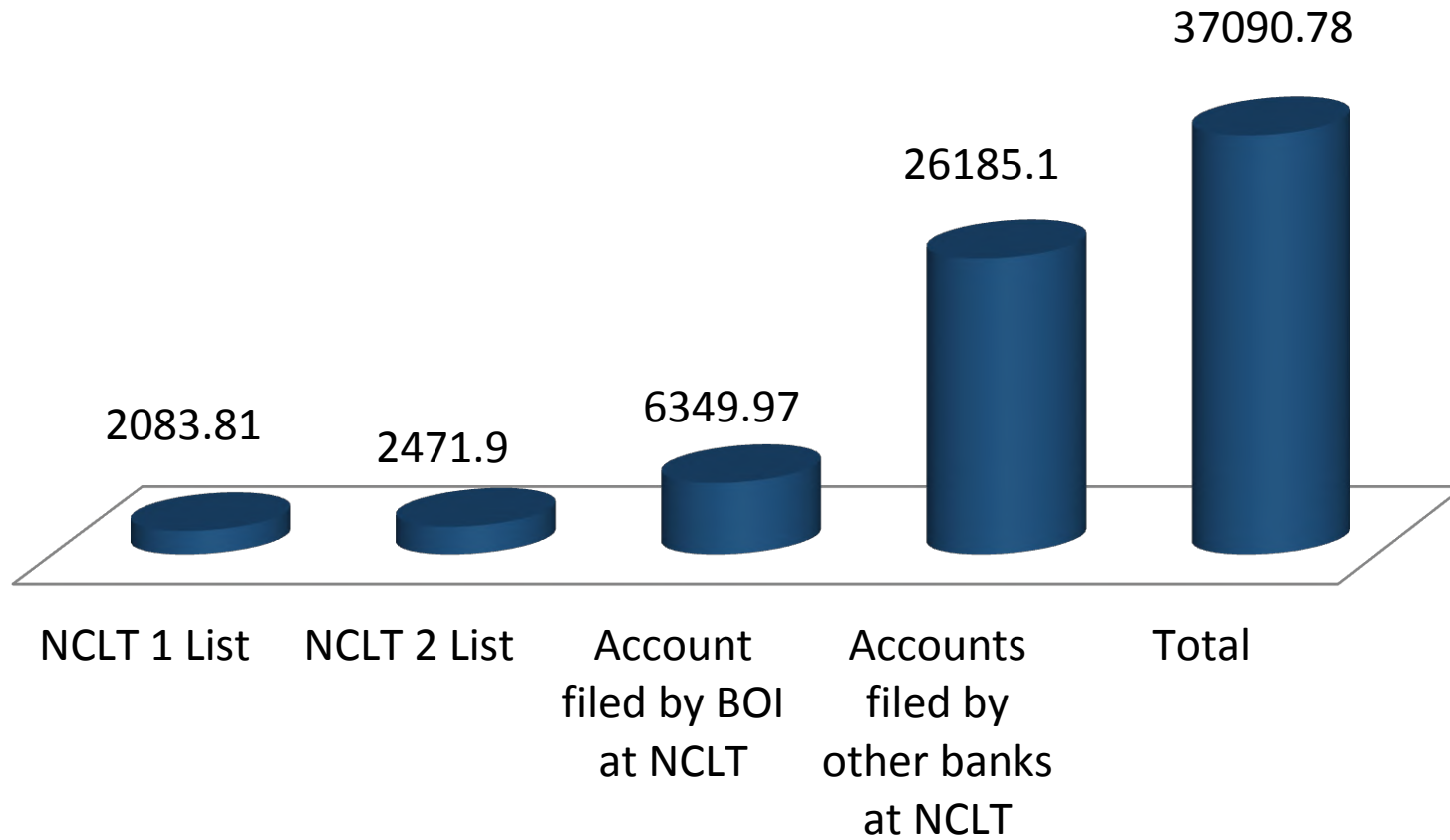
VERTICAL	Dec-18		Mar-19		Dec-19	
	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
SMA-1	155	5,583	168	7,982	116	5,860
SMA-2	146	6,237	37	1,838	103	4,300
TOTAL	301	11,820	205	9,820	219	10,161



# Sector breakup of Restructured Advances 31.12.2019



Sector	Dec-18		Dec-19	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	16	1,831	15	1849
INFRA-POWER	10	1,543	11	1654
INFRA-TELECOM	-	-	0	0
INFRA-ROADS & PORTS	4	195	3	117
INFRA-OTHERS	2	93	1	77
AVIATION	1	3,685	1	1552
TEXTILES	6	24	17	54
ENGG	4	37	7	67
SUGAR	5	153	1	31
PHARMA	1	26	2	10
STEEL	4	125	6	108
CEMENT	4	194	12	192
SERVICES	4	65	15	104
HOTELS	9	106	13	101
OTHER METAL	2	6	5	12
AGRICULTURE	7	21	24	88
AUTOMOBILES	2	14	3	11
SERVICE-TRANSPORT RELATED	4	72	12	74
OTHERS	48482	1,887	140892	4008
Standard Restructured Advances (Domestic)	48551	8,246	141025	8260
Standard Restructured Advances (Overseas)	4	360	2	33
Standard Restructured Advances (Total)	48555	8606	141027	8293



Gross Exposure in INR crore

Item	Dec 18	Mar 19	Sep 19	Dec 19
Gross NPA	60,798	60,661	61,476	61,730
Net NPA	19,438	19,119	19,646	20,113
Gross NPA %	16.31	15.84	16.31	16.30
Net NPA %	5.87	5.61	5.87	5.97
Provision Coverage Ratio %	76.76	76.95	77.12	77.15

Item	Dec 18	Mar 19	Sep 19	Dec 19
<b>Opening Balance</b>	<b>61,561</b>	<b>60,798</b>	<b>62,068</b>	<b>61,476</b>
<i>Less :</i>				
<b>Recovery</b>	<b>2,353</b>	<b>1,982</b>	<b>966</b>	<b>3,212</b>
<b>Upgradation</b>	<b>171</b>	<b>477</b>	<b>294</b>	<b>447</b>
<b>Write Off</b>	<b>2,554</b>	<b>780</b>	<b>2,498</b>	<b>2,803</b>
<b>Total reduction</b>	<b>5,078</b>	<b>3,239</b>	<b>3,758</b>	<b>6,462</b>
<b>Slippages</b>	<b>4,315</b>	<b>3,102</b>	<b>3,166</b>	<b>6,716</b>
<b>Closing Balance</b>	<b>60,798</b>	<b>60,661</b>	<b>61,476</b>	<b>61,730</b>

Particulars	Dec 18	Mar 19	Sep 19	Dec 19	% to Domestic Credit	
					Dec 18	Dec19
<b>Large Corporate</b>	<b>31,981</b>	<b>32,097</b>	<b>32,537</b>	<b>32,793</b>	<b>19.78</b>	<b>18.72</b>
<b>MSME</b>	<b>9,226</b>	<b>9,023</b>	<b>9,041</b>	<b>8,993</b>	<b>18.70</b>	<b>17.67</b>
<b>AGRICULTURE</b>	<b>7,816</b>	<b>8,368</b>	<b>8,577</b>	<b>8,730</b>	<b>16.52</b>	<b>18.09</b>
<b>RETAIL</b>	<b>1,722</b>	<b>1,679</b>	<b>1,693</b>	<b>1,769</b>	<b>3.21</b>	<b>3.04</b>
<b>TOTAL (Domestic)</b>	<b>50,745</b>	<b>51,167</b>	<b>51,848</b>	<b>52,285</b>	<b>16.27</b>	<b>15.72</b>
<b>Total (Overseas)</b>	<b>10,053</b>	<b>9,494</b>	<b>9,627</b>	<b>9,445</b>	<b>16.48</b>	<b>20.56</b>
<b>Total (Global)</b>	<b>60,798</b>	<b>60,661</b>	<b>61,476</b>	<b>61730</b>	<b>16.31</b>	<b>16.30</b>

Particulars	Dec 18			Dec 19		
	AFS	HTM	HFT	AFS	HTM	HFT
<b>SLR Investments</b>	<b>25,051</b>	<b>82,530</b>	<b>525</b>	<b>32,819</b>	<b>83,688</b>	<b>41</b>
Of Which:						
<b>Government Securities</b>	<b>25,051</b>	<b>82,530</b>	<b>525</b>	<b>32,819</b>	<b>83,688</b>	<b>41</b>
<b>Other Approved Securities</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>M Duration</b>	<b>2.47</b>	<b>--</b>	<b>6.06</b>	<b>2.09</b>	<b>--</b>	<b>5.36</b>
<b>Non SLR Investments</b>	<b>17,962</b>	<b>18,747</b>	<b>0</b>	<b>14,606</b>	<b>23,645</b>	<b>2</b>
<b>M Duration</b>	<b>2.47</b>	<b>--</b>	<b>0</b>	<b>3.08</b>	<b>--</b>	<b>0</b>
<b>Total</b>	<b>43,013</b>	<b>101,277</b>	<b>525</b>	<b>47,425</b>	<b>107,333</b>	<b>43</b>

# Net Interest Income – (Quarter ended )



Particulars	Quarter ended				Variation (%) over	
	Dec 18	Mar 19	Sep 19	Dec 19	Dec 18	Sep 19
<b>Interest Income</b>	<b>10,171</b>	<b>10,814</b>	<b>10,658</b>	<b>10,835</b>	<b>6.53</b>	<b>1.66</b>
<b>a. From Advances</b>	<b>6,953</b>	<b>7,089</b>	<b>7,342</b>	<b>7,331</b>	<b>5.44</b>	<b>-0.15</b>
<b>b. From Investments</b>	<b>2,429</b>	<b>2,662</b>	<b>2,588</b>	<b>2,714</b>	<b>11.73</b>	<b>4.87</b>
<b>c. From Money Market Operations &amp; Others</b>	<b>789</b>	<b>1,063</b>	<b>728</b>	<b>790</b>	<b>0.13</b>	<b>8.52</b>
<b>Interest Expended</b>	<b>6,839</b>	<b>6,770</b>	<b>6,798</b>	<b>6,716</b>	<b>-1.80</b>	<b>-1.21</b>
<b>a. On Deposits</b>	<b>5,775</b>	<b>5,739</b>	<b>5,916</b>	<b>5,913</b>	<b>2.39</b>	<b>-0.05</b>
<b>b. On Borrowings</b>	<b>825</b>	<b>807</b>	<b>653</b>	<b>579</b>	<b>-29.82</b>	<b>-11.33</b>
<b>c. Subordinated Bonds &amp; Others</b>	<b>239</b>	<b>224</b>	<b>229</b>	<b>224</b>	<b>-6.28</b>	<b>-2.18</b>
<b>Net Interest Income</b>	<b>3,332</b>	<b>4,044</b>	<b>3,860</b>	<b>4,119</b>	<b>23.62</b>	<b>6.71</b>

# Non-Interest Income – (Quarter ended)

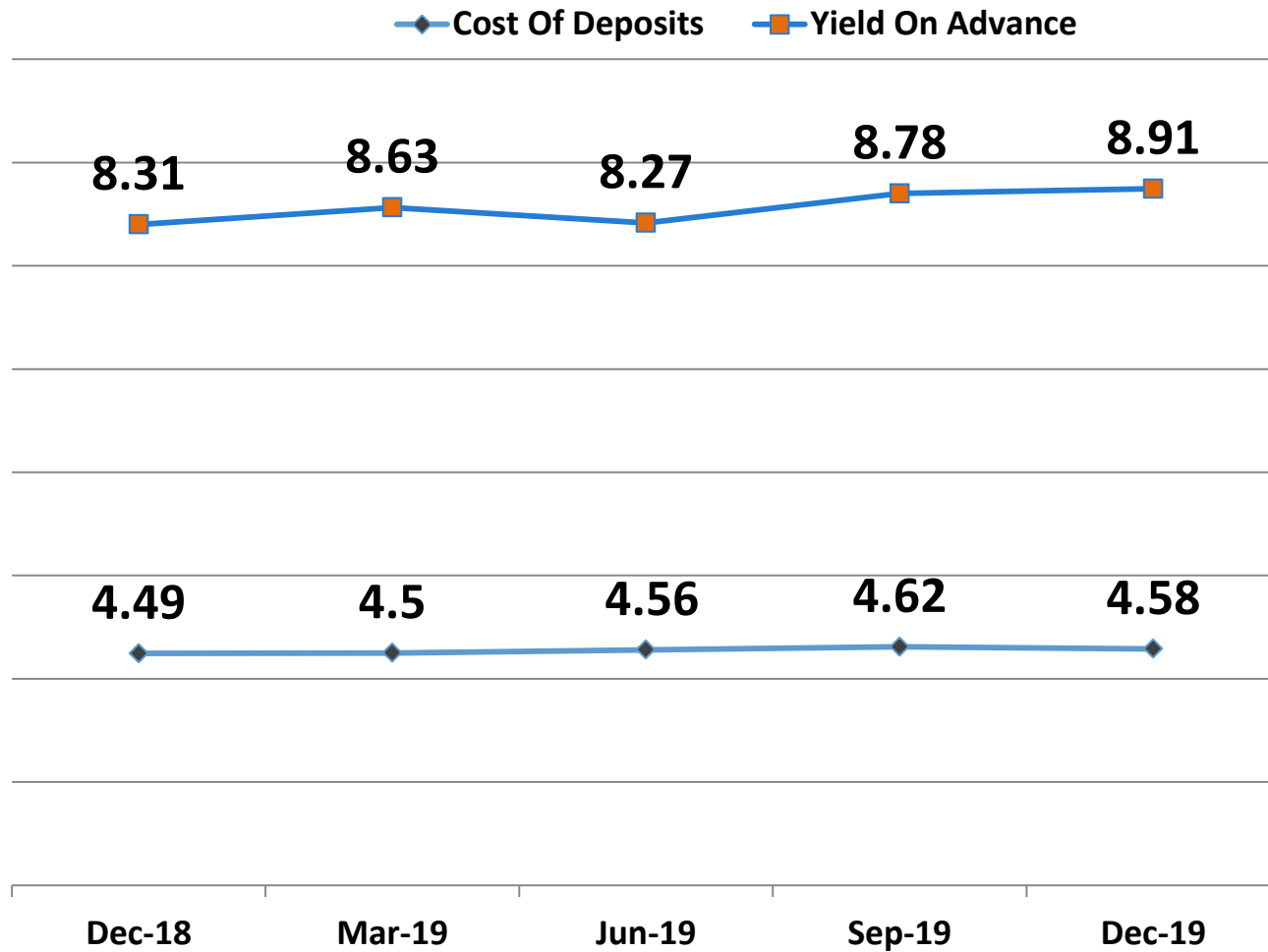


Particulars	Quarter ended				Variation (%) over	
	Dec 18	Mar 19	Sep 19	Dec 19	Dec 18	Sep 19
<b>Commission, Exchange &amp; Brokerage</b>	<b>322</b>	<b>378</b>	<b>392</b>	<b>317</b>	<b>-1.55</b>	<b>-19.13</b>
<b>Profit from Sale of Investments</b>	<b>71</b>	<b>148</b>	<b>112</b>	<b>57</b>	<b>-19.72</b>	<b>-49.11</b>
<b>Profit from Exchange Transactions</b>	<b>325</b>	<b>246</b>	<b>405</b>	<b>386</b>	<b>18.77</b>	<b>-4.69</b>
<b>Recovery In W/o accounts</b>	<b>262</b>	<b>218</b>	<b>98</b>	<b>1,337</b>	<b>410.31</b>	<b>1264.29</b>
<b>Other Non Interest Income</b>	<b>689</b>	<b>613</b>	<b>321</b>	<b>406</b>	<b>-41.07</b>	<b>26.48</b>
<b>Total Non-Interest Income</b>	<b>1,669</b>	<b>1,603</b>	<b>1,327</b>	<b>2,503</b>	<b>49.97</b>	<b>88.62</b>



Particulars	Dec 18	Mar 19	Sep 19	Dec 19
<b>Operating Profit</b>	<b>2,273</b>	<b>2,303</b>	<b>2,460</b>	<b>4,135</b>
<b>Provisions for</b>				
<b>B&amp;D</b>	<b>9,179</b>	<b>1,503</b>	<b>1,452</b>	<b>3,774</b>
<b>Standard Assets</b>	<b>(114)</b>	<b>239</b>	<b>225</b>	<b>89</b>
<b>NPV / Others</b>	<b>(19)</b>	<b>(21)</b>	<b>327</b>	<b>88</b>
<b>Depreciation on Investment</b>	<b>(45)</b>	<b>176</b>	<b>49</b>	<b>64</b>
<b>Total Provisions before Tax</b>	<b>9,001</b>	<b>1,897</b>	<b>2,053</b>	<b>4,015</b>
<b>Taxation</b>	<b>(1990)</b>	<b>154</b>	<b>141</b>	<b>14</b>
<b>Net Profit (PAT)</b>	<b>(4738)</b>	<b>252</b>	<b>266</b>	<b>106</b>

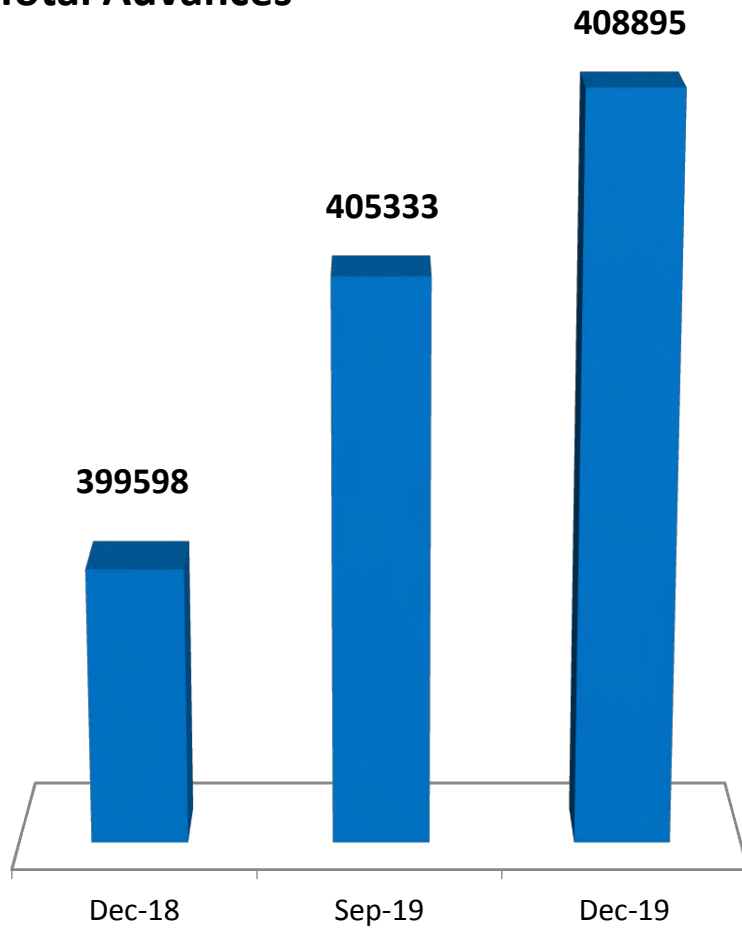
# Cost of Deposits & Yield on Advance (Q-o-Q)



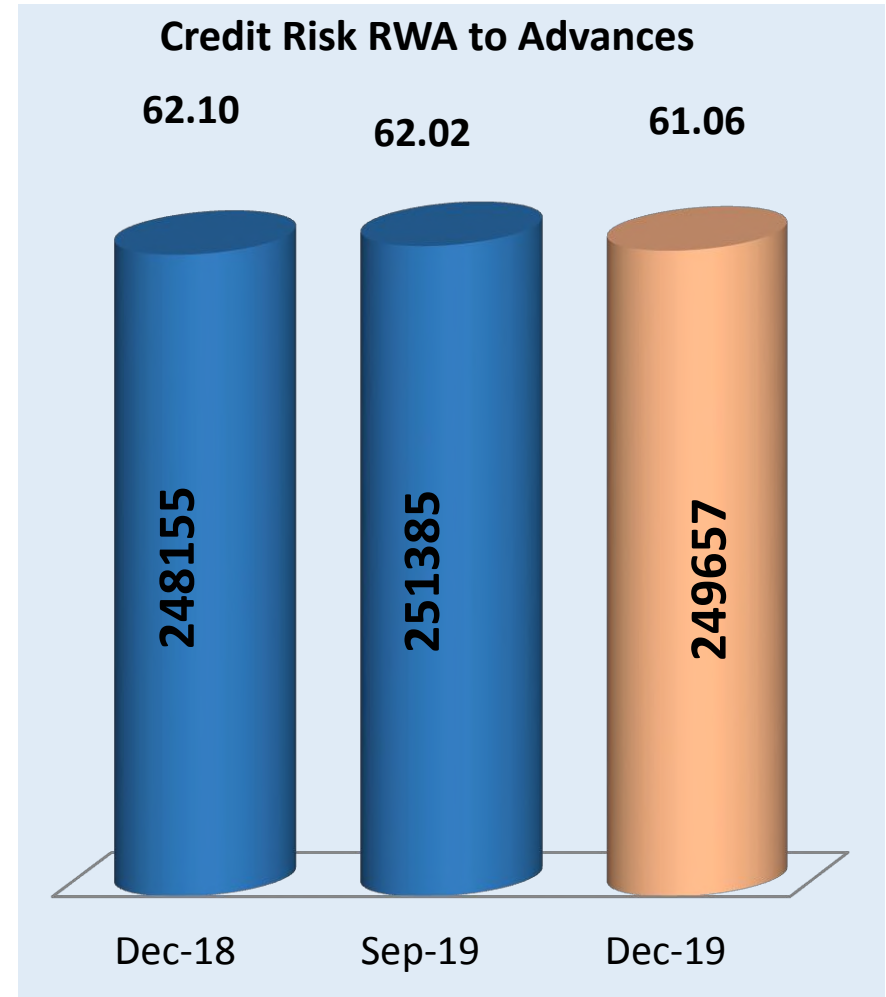
Particulars	Dec 18			Dec 19		
	Domestic	Foreign	Global	Domestic	Foreign	Global
<b>Cost of Deposits</b>	<b>5.23</b>	<b>1.45</b>	<b>4.49</b>	<b>5.08</b>	<b>1.63</b>	<b>4.58</b>
<b>Yield on Advances</b>	<b>9.33</b>	<b>3.63</b>	<b>8.31</b>	<b>9.67</b>	<b>3.77</b>	<b>8.91</b>
<b>Yield on Investments</b>	<b>7.34</b>	<b>6.04</b>	<b>7.28</b>	<b>7.27</b>	<b>6.12</b>	<b>7.23</b>
<b>Net Interest Margin</b>	<b>3.02</b>	<b>0.99</b>	<b>2.55</b>	<b>3.45</b>	<b>1.16</b>	<b>3.07</b>
<b>Cost to Income Ratio</b>	<b>55.47</b>	<b>42.04</b>	<b>54.55</b>	<b>37.74</b>	<b>33.46</b>	<b>37.55</b>
<b>Provision Coverage Ratio</b>	<b>77.87</b>	<b>69.96</b>	<b>76.76</b>	<b>77.52</b>	<b>74.62</b>	<b>77.15</b>

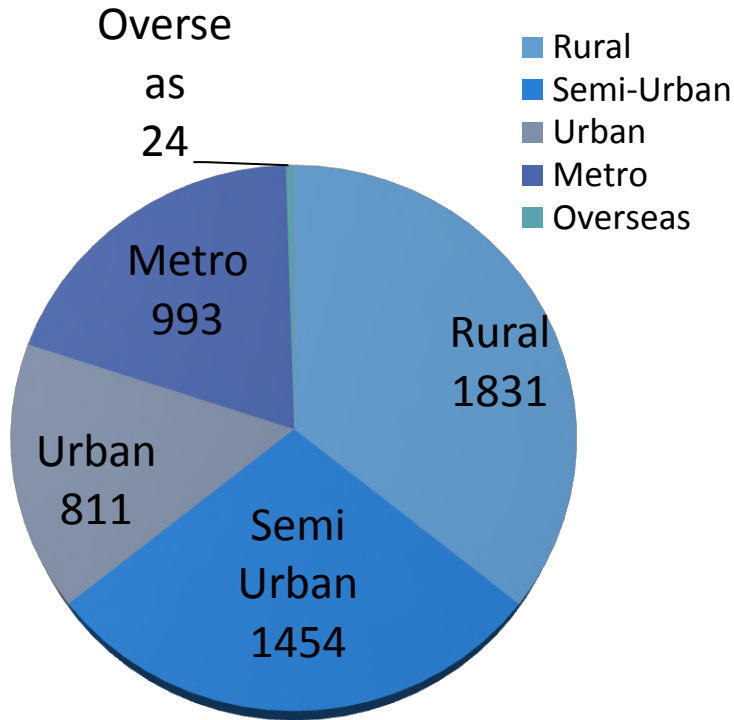
Particulars	Dec 18	Mar 19	Sep19	Dec19
<i>Capital Adequacy - Basel III</i>				
CET1 Capital	27,039	33,683	33,247	33732
Tier I Capital	27,444	33,870	33,434	33822
Tier II Capital	9,620	9,534	9,155	9167
<b>Total Capital(CRAR)</b>	<b>37,065</b>	<b>43,404</b>	<b>42,589</b>	<b>42989</b>
Total Assets	611,518	625,223	620,134	630,044
Risk Weighted Assets	297,023	305,953	302,333	302849
CET1 (%) including CCB	9.10	11.01	11.00	11.14
Tier I (%)	9.24	11.07	11.06	11.17
Tier II (%)	3.23	3.12	3.03	3.03
<b>Capital Adequacy Basel III (%) including CCB</b>	<b>12.47</b>	<b>14.19</b>	<b>14.09</b>	<b>14.20</b>

## Total Advances



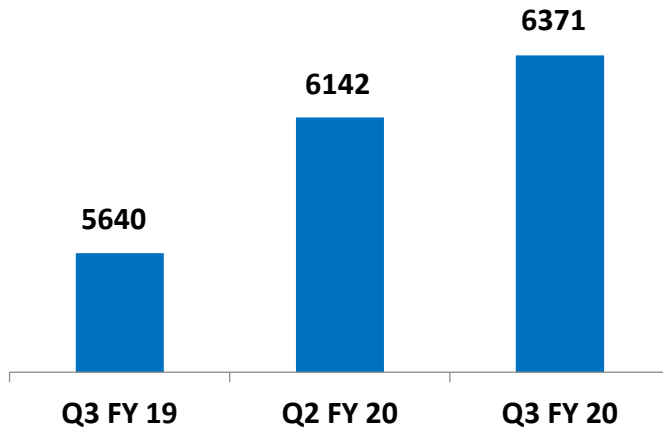
## Credit Risk RWA to Advances



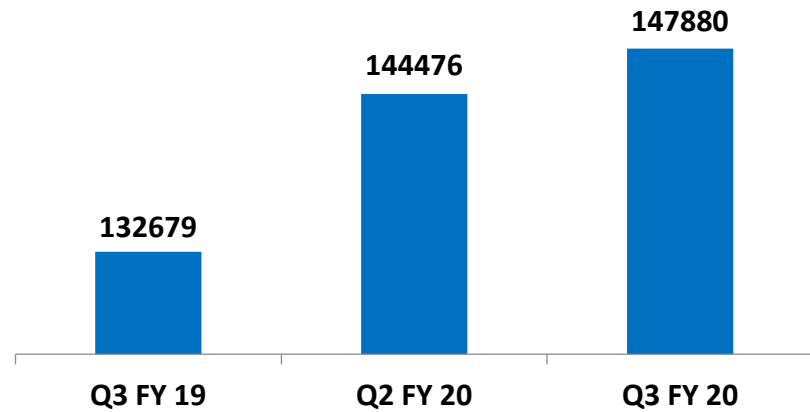


Particulars	Dec 18	Mar 19	Sep 19	Dec 19
Rural	2011	1832	1831	1831
Semi-urban	1371	1454	1454	1454
Urban	846	812	811	811
Metro	865	994	992	993
<b>Domestic Branches</b>	<b>5093</b>	<b>5092</b>	<b>5088</b>	<b>5089</b>
<b>Overseas Branches</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>24</b>
<b>Total</b>	<b>5118</b>	<b>5117</b>	<b>5113</b>	<b>5113</b>

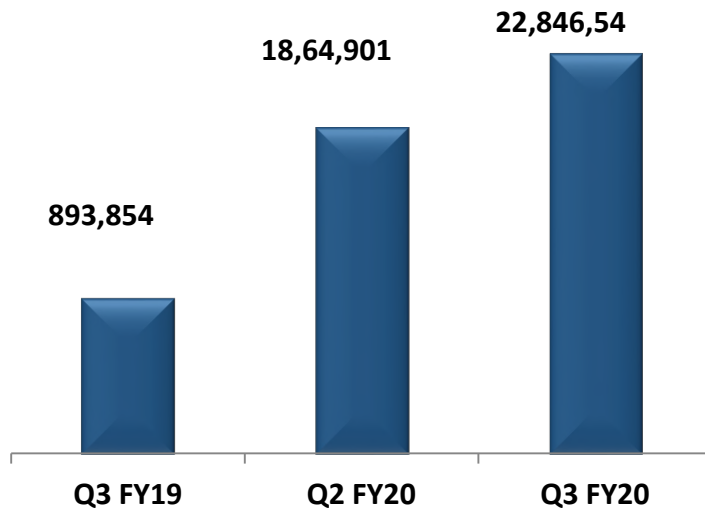
### Internet Banking Users - Retail



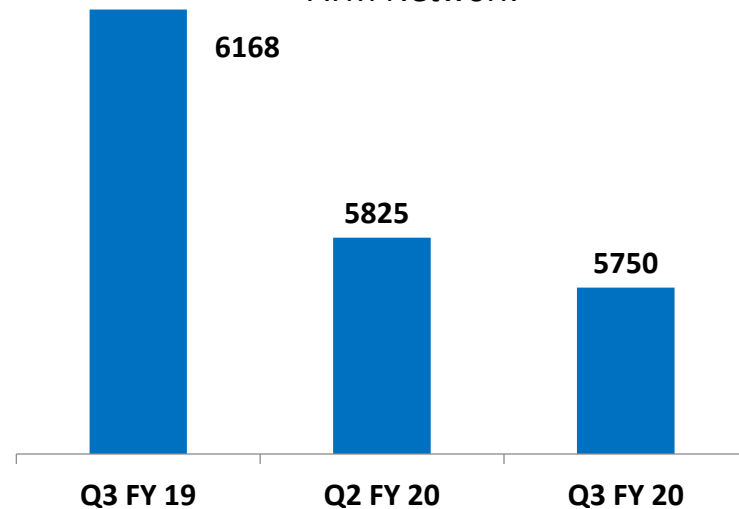
### Internet Banking Users - Corporate



### Mobile banking data



### ATM Network



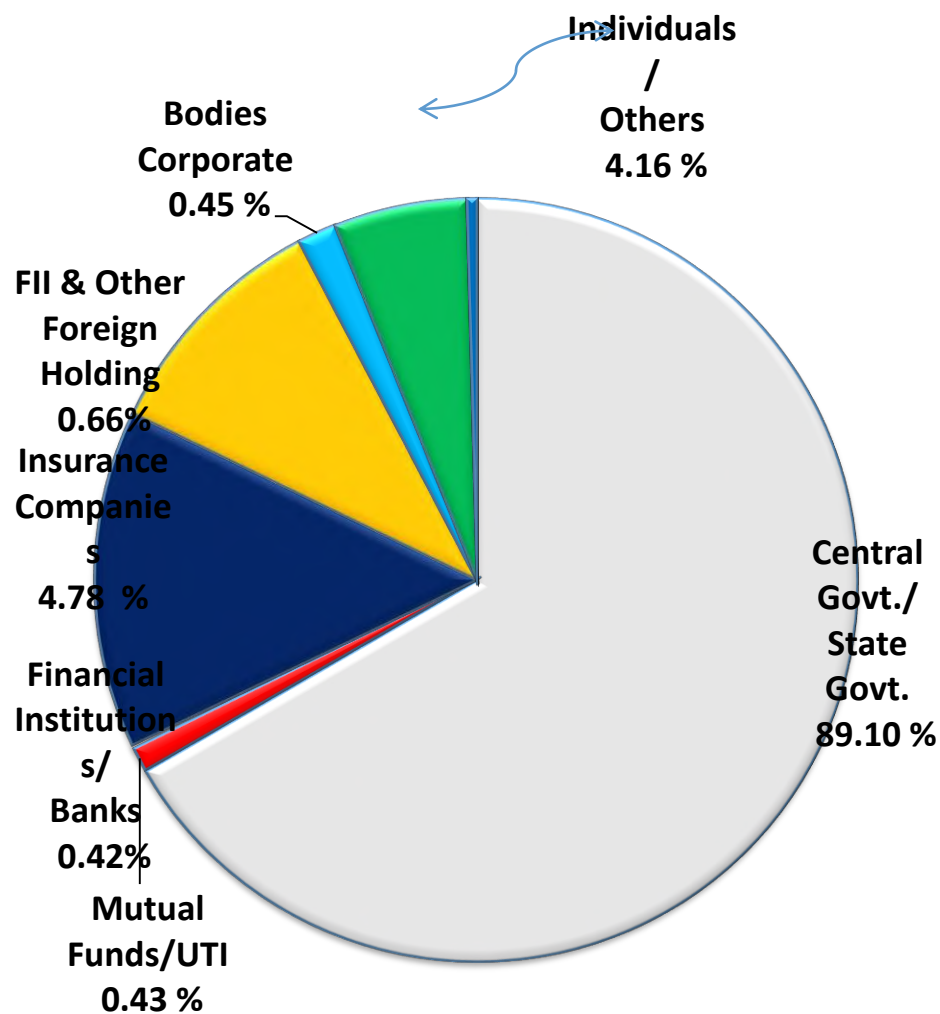


**PMJDY**



Particulars	As on 31.12.2018		As on 31.12.2019	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	208.70	5149.75	231.26	6991.60
Zero Balance Accts (Lacs)	36.27	-	33.66	-
PMSBY (Lacs)	37.72	-	54.68	-
PMJJBY (Lacs)	14.26	-	20.96	-
APY (Lacs)	6.06	-	10.16	-
PMMY Shishu	634009	2687.38	827528	2958.41
PMMY Kishor	403418	8393.12	576757	11430.61
PMMY Tarun	87452	7149.15	130906	9836.13
<b>PMMY Total</b>	<b>1124879</b>	<b>18229.65</b>	<b>1535191</b>	<b>24225.15</b>





BANK OF INDIA - EQUITY		As on 31.12.2019	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	21511610	0.66	
Financial Institution/Bank	13873580	0.42	
Insurance Company	156617565	4.78	
Mutual Funds	14177462	0.43	
Bodies Corporate	14683993	0.45	
Indian public	132646741	4.05	
Others	3721533	0.11	
<b>Total</b>	<b>3276923350</b>	<b>100.00</b>	

- **Web-based - Retail Online Module:** launched to improve productivity and customer service by reducing turnaround time.
- **Cardless Cash withdrawal using UPI QR (QRCash)** has been launched by which our Bank Customers can withdraw cash from ATMs readily without the use of cards.
- **Mobile and Internet Banking system upgraded** with enhanced features for better customer experience
- As an FI initiative, **seamless ICT Technology** based basic banking services enabled in Rural & unbanked areas.
- **Tech-driven Credit Monitoring System** for tracking of 'Early Warning Signals' under implementation.
- **"Enterprise wide Fraud Risk Management"** framework for real-time fraud monitoring is under process.
- **Rationalisation** of Domestic/overseas branches and ATMs being undertaken to reduce the Operational Cost.
- **Special drive** for opening of **Government Accounts & Pension accounts** among branches across the country.
- **'Customer Outreach Initiative'** conducted in 18 districts and participated in more than 200 districts for augmenting credit off-take and expansion of financial inclusion and digital banking.
- **Debit Card Control App & Credit Card Control App** have been launched to enable customers to have a full control over the card activity.

Bank of India has won the **second Most Trusted Brand Award** in the Banks category 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.

**Best Performing Public Sector Bank** in APY Formation Day Campaign (FY2019-20) by PFRDA

ETBFSI Excellence Awards 2019- **Most Innovative Large Size Bank** of the Year for QR Cash.

**SKOCH Order of Merit AWARD 2019** in GOLD Category for BOI Mobile.

***Thank YOU....***