



Performance Highlights

Q3 FY15

Poised For Growth

Q3 – FY15		
Parameter	Rs. Crore	9 Months Growth%
Total Business	9,40,623 (YoY: 16.03%)	10.25%
Total Deposits	530,213 (YoY: 16.75%)	11.16%
Total Advances	410,410 (YoY: 15.11%)	9.09%
CASA deposits	111,161 (YoY: 9.03%)	5.40%
Priority Sector Advances	92,497 (YoY: 26.62%)	7.35%
Net Profit	173 (YoY: -70.48%)	-18.74%

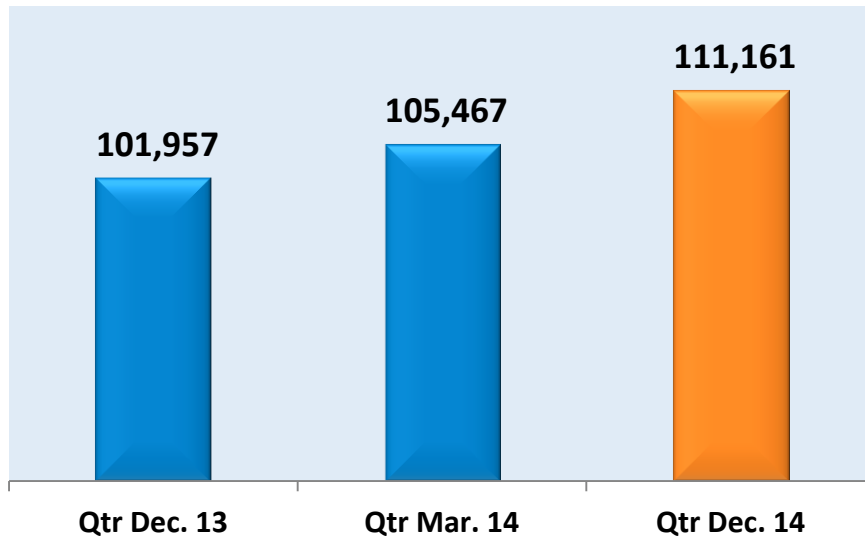
Ratios for Apr-Dec, FY15	
Parameter	(in %)
Gross NPA	4.07%
Net NPA	2.50%
Provision Coverage Ratio	56.62%
Capital Adequacy Ratio (Basel-III)	10.68%
Return on Assets	0.37%
NIM	
Global	2.18%
Domestic	2.56%

(₹.in Crores)

Business Mix (Deposits + Advances)	Dec 13	Mar 14	Jun14	Sept 14	Dec 14	Y-O-Y Growth %	Growth Over Mar-14 (9 Mths)
Global Business	810,687	853,202	882,441	917,720	940,623	16.03	10.25
Domestic	575,117	627,850	643,328	656,923	672,225	16.88	7.07
Foreign	235,570	225,352	239,113	260,797	268,398	13.94	19.10
Global Deposits	454,140	476,974	500,875	518,432	530,213	16.75	11.16
Domestic	339,714	363,590	381,454	388,377	396,122	16.60	8.95
Foreign	114,426	113,384	119,421	130,055	134,091	17.19	18.26
Global Advances	356,547	376,228	381,566	399,288	410,410	15.11	9.09
Domestic	235,403	264,260	261,874	268,546	276,103	17.29	4.48
Foreign	121,144	111,968	119,692	130,742	134,307	10.87	19.95

(₹. in Crores)

CASA - Domestic



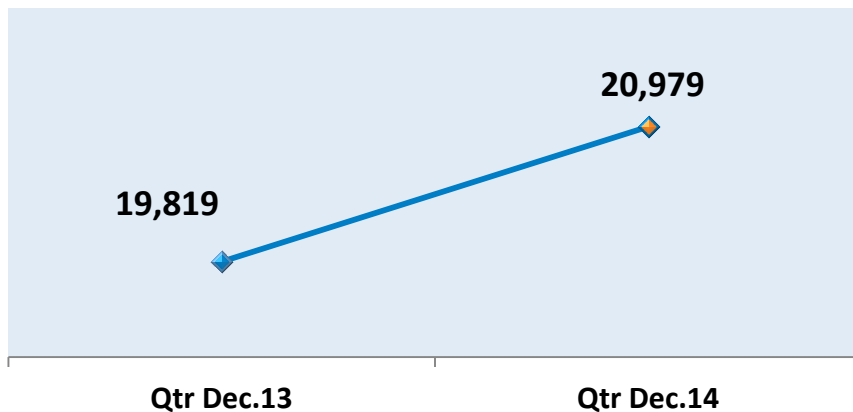
CASA Ratio:
28.67%

CASA
YoY Growth: 9.03%

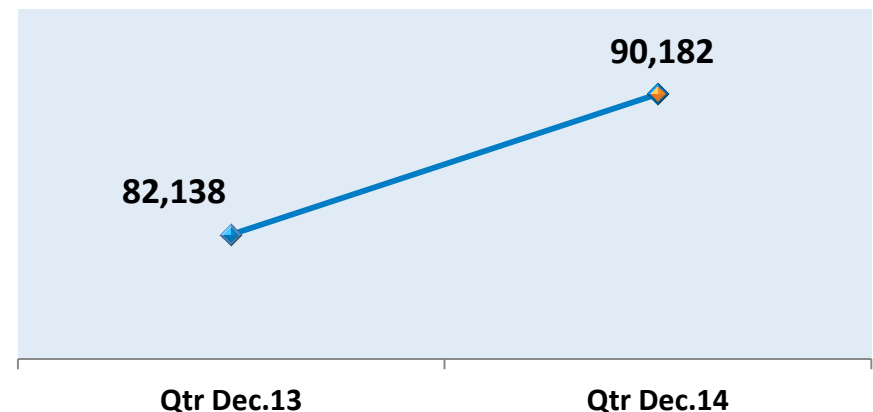
Current Deposit
YoY Growth: 5.85%

Savings Deposit
YoY Growth: 9.79%

Current Deposits

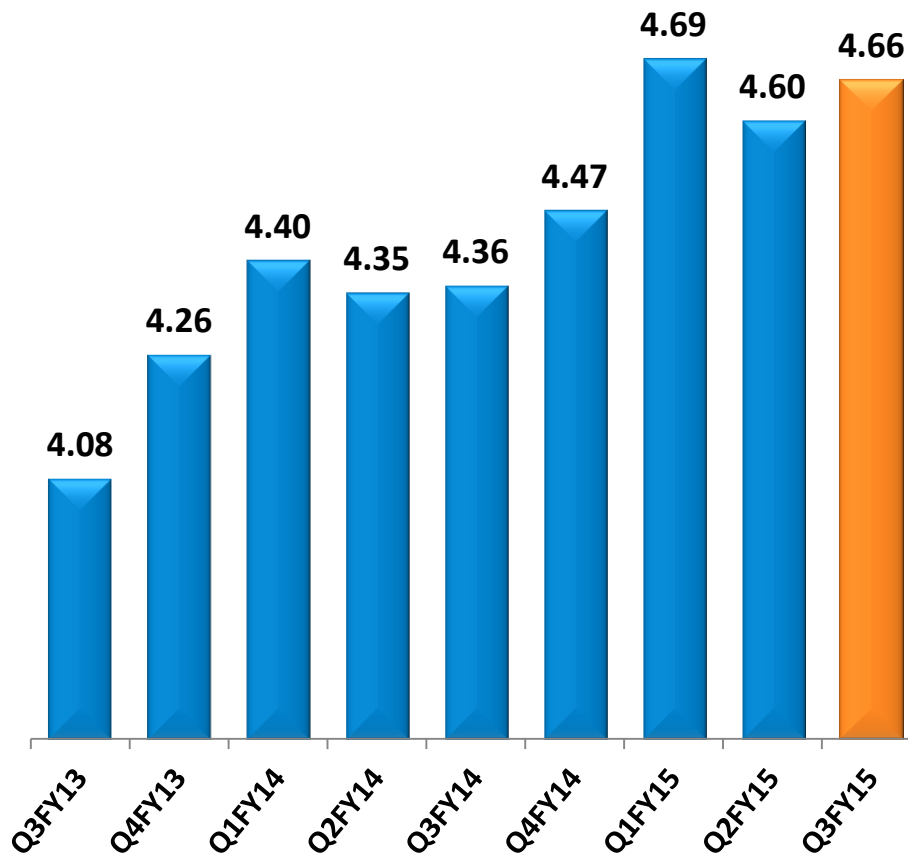


Saving Deposits

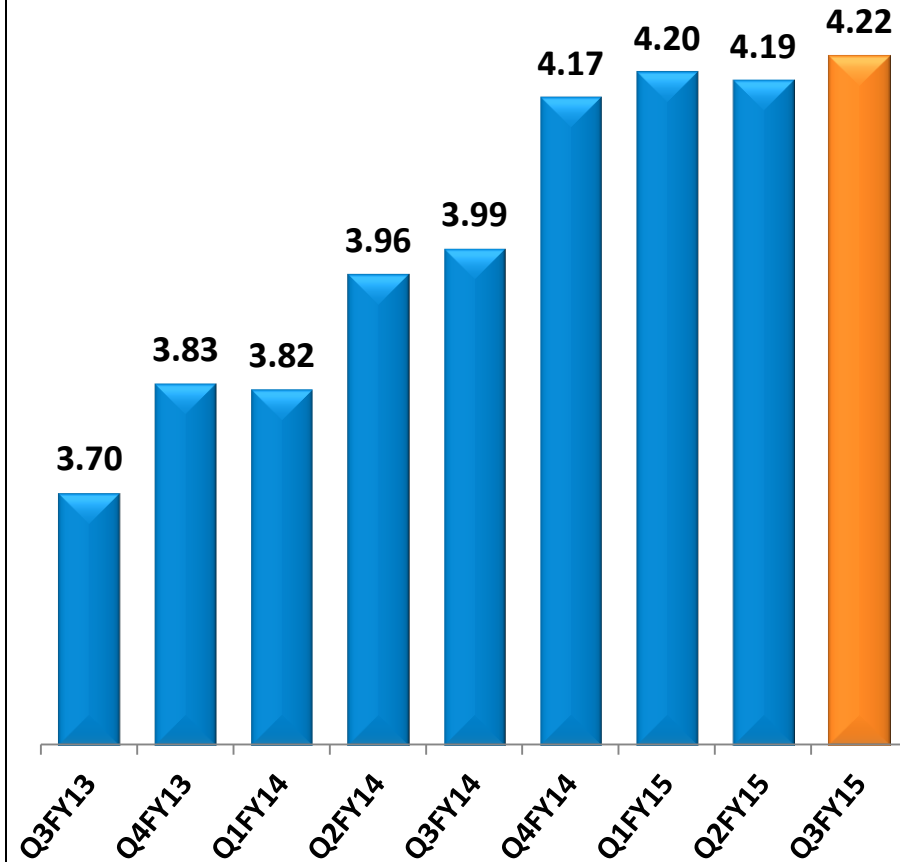


CONSISTENT FOCUS ON CASA

Deposit



Advances



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Dec. 13	Mar 14	Jun 14	Sept. 14	Dec. 14	Y-O-Y Growth %	% to Domestic Credit	
							Dec.13	Dec.14
Agriculture	32,387	36,071	34,801	37,994	39,063	20.61	13.76	14.15
MSME (Priority & Non- Priority)	39,735	45,081	45,282	48,391	51,989	30.84	16.88	18.83
Retail	25,527	29,600	27,824	29,654	31,290	22.58	10.84	11.33
Corporate & Others	137,754	153,508	153,967	152,507	153,761	11.62	58.52	55.69
Total	235,403	264,260	261,874	268,546	276,103	17.29	100.00	100.00

STRATEGIC SHIFT IN COMPOSITION

(₹ in Crores)

Particulars	Dec. 13	Mar 14	Jun 14	Sept. 14	Dec. 14	Y-O-Y Growth %	%age to Domestic Credit Dec-14
Home Loan	12,072	13,081	13,902	14,913	15,821	31.06	5.73
Mortgage Loan	2,570	2,971	3,110	3,424	3,709	44.32	1.34
Auto Loan	2,283	2,351	2,398	2,475	2,657	16.38	0.96
Education Loan	2,614	2,652	2,712	2,855	2,883	10.29	1.04
Personal Loan	856	927	960	997	1,031	20.44	0.37
Others	5,132	7,618	4,742	4,990	5,189	1.11	1.88
Total	25,527	29,600	27,824	29,654	31,290	22.58	11.33

(₹. in Crores)

Industry	Dec. 13	Mar 14	Jun 14	Sept. 14	Dec. 14	Y-O-Y Growth %	% to ANBC
Agriculture	32,238	40,211*	38,941*	42,134*	43,203*	34.01	16.08
MSE	30,738	35,504	35,713	37,185	38,181	24.21	
Housing Loan	7,210	7,517	7,535	7,731	7,950	10.26	
Educational Loan	2,542	2,598	2,655	2,797	2,831	11.37	
Others	324	331	328	329	332	2.47	
Total Priority Sector Advances	73,052	86,161	85,172	90,176	92,497	26.62	34.42

*Includes RIDF of Rs.4,140 crore

Key Sectors - Domestic Credit- Industry

(₹. in Crores)

Particulars	Dec. 13	Mar 14	Jun 14	Sept. 14	Dec. 14	Y-O-Y Growth %	% to Domestic Advances
Textiles	9,835	9,716	9,414	9,545	9,786	-0.50	3.54
Chemicals & Chemical products	6,424	6,772	7,773	5,803	6,104	-4.98	2.21
Rubber, Plastic & their products	2,700	2,726	2,620	2,604	2,670	-1.11	0.97
Basic metal & metal products	13,843	12,953	12,351	13,009	13,220	-4.50	4.79
Vehicles, vehicle parts & Transport equipment	2,190	2,021	2,156	2,083	2,182	-0.37	0.79
Gems & Jewellery	5,592	5,665	5,886	6,532	6,544	17.02	2.37
Construction	1,900	1,822	1,742	2,023	2,150	13.16	0.78
Infrastructure	37,995	42,358	43,539	44,136	46,269	21.78	16.76
Other Industries	25,546	29,001	29,682	28,775	29,815	16.71	10.80
Total	106,025	113,034	115,163	114,511	118,740	11.99	43.01

(₹. in Crores)

Particulars	Dec. 13	Mar 14	Jun 14	Sept. 14	Dec. 14
Power	23681	26,847	28,172	29,072	30,836
- SEBs	10408	11,355	11,878	12,797	13,635
- Others	13273	15,541	16,294	16,275	17,201
Roads and ports	9507	9,686	10,409	10,158	10,514
Telecom	1383	1,196	1,215	1,111	1,050
Other Infrastructure	3424	4,629	3,743	3,795	3,869
Total	37995	42,358	43,539	44,136	46,269

Restructured Assets (Domestic)

(₹. in Crores)

Period	Amount Restructured
FY 10-11	2,375
FY 11-12	6,014
FY 12-13	8,469
FY 13-14	5,761
FY 2014-15 - Up to Dec, 2014 (During Q3 – Rs.769 crore)	3,989
TOTAL DOMESTIC RESTRUCTURED PORTFOLIO	26,608
<i>Of Which</i> <i>a) Standard</i>	<i>20,250</i>
<i>b) NPA</i>	<i>6,358</i>

PRUDENT MONITORING RESULTED IN LOWER ACCRETION

Standard Restructured Advances

(₹. in Crores)

Standard Restructured Advances	Dec.13	Mar 14	Jun 14	Sept. 14	Dec.14
CDR Restructuring	5,786	6427	5816	5695	5,747
Domestic	5,658	6,288	5,677	5,553	5,473
Foreign	128	139	139	142	274
Other Restructuring	14,781	14,328	15,180	16,259	16,089
Domestic	12,777	12,582	13,923	14,442	14,777
Foreign	2,004	1746	1,257	1,817	1,312
Total	20567	20,755	20,997	21,954	21,836
Domestic	18,435	18,870	19,600	19,995	20,250
Foreign	2,132	1,885	1397	1959	1,586

Sector wise breakup of Standard Restructured Advances(Domestic)

(₹. in Crores)

SNO	SECTOR	AMT OS
1	INFRA	8,675
	-POWER	5,466
	-TELECOM	598
	-ROADS & PORTS	1,602
	-OTHERS	1,010
2	AVIATION	2,473
3	TEXTILES	1,023
4	STEEL	957
5	ENGINEERING	901
6	SUGAR	784
7	PHARMA	502
8	AUTOMOBILES	385
9	COMMERCIAL REAL ESTATE	330
10	EDUCATION	321
11	SERVICE-TRANSPORT RELATED	317
12	FOOD PROCESSING	250
13	HOTELS	173
14	PAPER	158
15	SERVICES	157
16	CEMENT	156
17	AGRICULTURE	149
18	CERAMICS	128
19	RUBBER & PLASTIC	128
20	CHEMICALS	127
21	OTHER METAL	101
22	SERVICES-TRADE	80
23	COMPUTER/IT RELATED	18
24	LEATHER	13
25	MISC*	1,943
	TOTAL	20,250

Sale of Assets to ARCs

(₹. in Crores)

	FY 13-14	FY 14-15		
	FY14	Q1	Q2	Q3
Net Outstanding of Accounts sold	4,395	1,539	106	11
<i>Of which,</i>				
Prudential written off (PWO) Accounts sold	1400	70	88	10
Existing Gross NPAs sold	1,931	580	18	1
Fresh Slippages / SMA-2	1,064	889	-	-

(₹. in Crores)

	Dec.-13	Mar-14	June-14	Sept.-14	Dec.-14
Gross NPA	10,023	11,868	12,532	14,127	16,694
Net NPA	6,147	7,417	8,042	9,101	10,061
Gross NPA %	2.81	3.15	3.28	3.54	4.07
Net NPA %	1.75	2.00	2.14	2.32	2.50
Provision Coverage Ratio %	63.77	58.68	58.10	56.32	56.62

Movement of NPA (Q-o-Q)

	Dec 2013			Mar 2014			JUN.2014			Sep.2014			Dec. 2014		
	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total	Indian	Foreign	Total
Opening Balance	8,774	1,106	9,880	8,790	1,233	10,023	10,274	1,594	11,868	11,160	1372	12,532	12,597	1,530	14,127
Less :															
Total Recovery	995	6	1,001	1,270	-2	1,268	1,042	161	1,203	613	30	643	476	5	481
Recovery from loan book	798	6	804	418	-2	416	462	161	623	583	30	613	472	5	477
From sale of assets to ARC	197	-	197	852	-	852	580	0	580	30	0	30	4	0	4
Upgradation	96	7	103	38	-1	37	852	182	1,034	594	16	610	188	18	206
Write Off	590	-10	580	480	-11	469	789	26	815	176	-21	155	50	14	64
Total reduction	1,681	3	1,684	1,788	-14	1,774	2,683	369	3,052	1,383	25	1,408	714	37	751
Less URI	-79	-1	-80	2	-11	-9	61	0	61	-32	0	-32	-32	-6	-38
Add : Slippages	1,618	129	1,747	3,274	336	3,610	3,630	147	3,777	2,788	183	2,971	2,828	528	3,356
Closing Balance	8,790	1,233	10,023	10,274	1,594	11,868	11,160	1,372	12,532	12,597	1,530	14,127	14,679	2,015	16,694

Sector wise NPA

Bank of India

Relationship beyond banking

Domestic

(₹. in Crores)

Sector	Dec. 13	Mar 14	Jun-14	Sept. 14	Dec. 14	Dec. 13	Mar 14	Dec.-14
						% to Sectoral Advances		
Agriculture	533	663	696	911	1,020	1.65	1.84	2.36
Industry	5,864	7,094	7,571	8,449	9,847	5.53	6.28	8.29
Services	2,173	2,318	2,687	2,911	3,447	3.04	2.71	4.16
Retail	220	199	206	326	365	0.86	0.67	1.17
Total	8,790	10,274	11,160	12,597	14,679	3.73	3.89	5.32

Overseas

(₹. in Crores)

Sector	Dec. 13	Mar 14	Jun-14	Sept. 14	Dec.14	Dec. 13	Mar 14	Dec-14
						% to sectoral Advances		
Trade	275	313	319	464	411	3.43	3.82	1.48
Manufacturing	328	434	282	362	505	3.11	4.14	4.80
Real Estate	235	227	236	232	210	15.09	15.73	11.96
Others	406	620	535	472	889	0.40	0.67	0.94
Total	1,244	1,594	1,372	1,530	2,015	1.02	1.42	1.50

Investments (Domestic)

	Dec. 13				Mar 14				Dec. 14			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
1. SLR Investments	12,851	74,632	290	87,773	15,470	76,452	20	91,943	14,018	90,058	0	104,076
Of Which:												
Government Securities	12,851	74,476	290	87,617	15,470	76,296	20	91,787	14,018	89,902	0	103,920
Other Approved Securities	-	156	-	156	-	156	-	156	0	156	0	156
M Duration	3.60	5.07	5.81	4.85	3.51	4.93	6.22	4.69	3.85	4.91	0	4.77
2. Non SLR Investments	14,984	1,146	-	16,129	11,744	1,198	-	12,942	14,457	1,300	4	15,761
M Duration	2.35	0.49	-	2.31	3.16	4.62	-	3.20	3.96	0.45	0	3.88
Total	27,834	75,778	290	1,03,902	27,214	77,650	20	1,04,885	28,475	91,358	4	119,837

Net Interest Income

(₹. in Crores)

Particulars	Quarter ended			9 Months ended		
	Dec 13	Dec 14	Y-O-Y% Variation	Dec 13	Dec 14	Y-O-Y% Variation
Interest Income	9,769	10,901	11.59	27,550	32,298	17.23
a. From Advances	7,017	8,013	14.19	19,839	23,644	19.18
b. From Investments	2,207	2,355	6.71	6,220	7,024	12.93
c. Other Interest Income	545	533	-2.20	1,491	1,630	9.32
Interest Expended	7,050	8,121	15.19	19,767	23,801	20.41
a. On Deposits	6,089	7,337	20.50	17,455	21,404	22.62
b. On Borrowings	580	519	-10.52	1,260	1,718	36.35
c. Subordinated Bonds	218	262	20.18	554	679	22.56
d. Others	163	3	-98.16	498	0	-100.00
Net Interest Income	2,719	2,780	2.24	7,783	8,497	9.17

Non Interest Income

(₹. in Crores)

Particulars	Quarter ended			9 Months ended		
	Dec 13	Dec 14	Y-O-Y% Variation	Dec 13	Dec 14	Y-O-Y% Variation
Commission, Exchange & Brokerage	354	378	6.78	1,019	1,202	17.96
Profit from Sale of Investments	127	320	151.97	712	716	0.56
Profit from Exchange Transactions	207	154	-25.60	629	513	-18.44
Recovery In W/o accounts	226	93	-58.85	592	242	-59.12
Other Non Interest Income	183	135	-26.23	426	438	2.82
Total Non Interest Income	1,097	1,080	-1.55	3,378	3,111	-7.90

TRANSACTION & MERCHANT BANKING WILL PROVIDE TRACTION TO NON-INTEREST INCOME

(₹. in Crores)

Particulars	Quarter ended			9 Months ended		
	Dec 13	Dec 14	Y-O-Y% Variation	Dec 13	Dec 14	Y-O-Y% Variation
1. Total Income	10,866	11,981	10.26	30,928	35,409	14.49
a. Interest Income	9,769	10,901	11.59	27,550	32,298	17.23
b. Non Interest Income	1,097	1,080	-1.55	3,378	3,111	-7.90
2. Total Expenditure	8,722	10,116	15.98	24,501	29,348	19.78
a. Interest expended	7,050	8,122	15.21	19,767	23,801	20.41
b. Operating Expenses	1,672	1,994	19.26	4,735	5,547	17.15
3. Operating Profit	2,144	1,865	-13.01	6,427	6,061	-5.69
4. Net Profit	586	173	-70.48	2,172	1,765	-18.74

Operating Expenses UP due to AS-15 provisions

(₹. in Crores)

Particulars	Quarter ended			9 Months ended		
	Dec 13	Dec 14	Y-O-Y% Variation	Dec 13	Dec 14	Y-O-Y% Variation
Operating Profit	2,144	1,865	-13.01	6,427	6,061	-5.69
Provisions						
Provisions for Taxation	154	111	-27.92	925	859	-7.14
Prov. For B&D	1,173	1,338	14.07	2,836	2,988	5.36
Prov. For Standard Assets	122	161	31.97	360	314	-12.78
Prov. For Depreciation on Investment	34	4	-88.24	-91	-50	-45.05
NPV Provisions/ Other Provisions	75	78	4.00	225	185	-17.78
Total Provisions	1,558	1,692	8.60	4,255	4,296	0.96
Net Profit	586	173	-70.48	2,172	1,765	-18.74

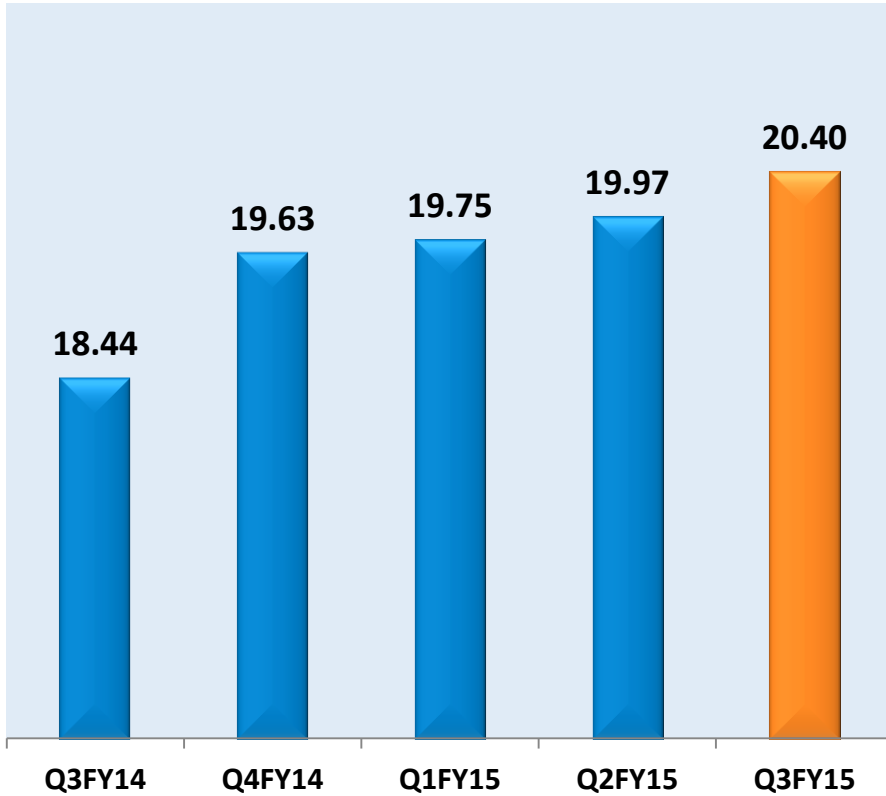
Key Financial Ratios (9 months ended)

Particulars	Dec. 13			Dec. 14		
	Indian	Foreign	Global	Indian	Foreign	Global
Cost of Deposits	7.16	0.99	5.66	7.28	0.82	5.72
Cost of Funds	6.70	1.73	5.33	6.79	1.49	5.34
Yield on Advances	11.32	2.58	8.51	11.16	2.67	8.43
Yield on Investments	8.35	3.98	8.13	8.33	3.70	8.11
Yield on Funds	9.20	2.76	7.43	8.95	2.70	7.25
Interest Spread	2.50	1.03	2.10	2.17	1.22	1.91
NIM	2.89	1.10	2.37	2.56	1.27	2.18
Cost to Income Ratio	45.32	21.64	42.42	53.68	16.84	47.78
Return on Assets (ROA)	0.60	0.44	0.56	0.29	0.60	0.37
Return on Equity			12.60			9.26
Book Value Per Share (Rs.)			378.86			409.14
Earning Per Share (Rs.)			36.23			27.48

(₹. in Crores)

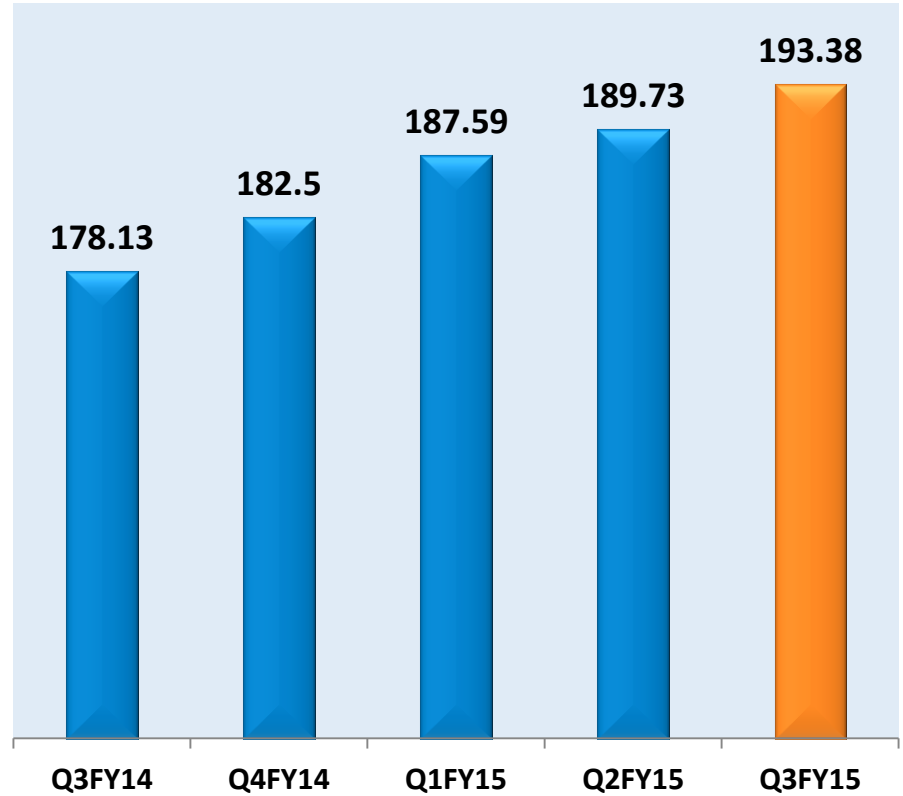
Particulars	Mar 14	Jun 14	Sept. 14	Dec.14
Capital Adequacy - Basel III				
CET1 Capital	23,771	23,902	24,023	24,103
AT1 Capital	1,389	1,435	3,948	3,914
Tier I Capital	25,160	25,337	27,971	28,017
Tier II Capital	9,499	9,567	10,507	10,501
Total Capital	34,659	34,904	38,478	38,518
Total Assets	573,190	597,504	606,210	614,961
Risk Weighted Assets	347,702	349,682	350,743	360,705
CRAR – CET1 (%)	6.84	6.84	6.85	6.68
CRAR – AT1 (%)	0.40	0.41	1.13	1.09
CRAR – Tier I (%)	7.23	7.25	7.97	7.77
CRAR - Tier II (%)	2.74	2.73	3.00	2.91
Capital Adequacy Basel III (%)	9.97	9.98	10.97	10.68

Business Per employee



Business Per branch

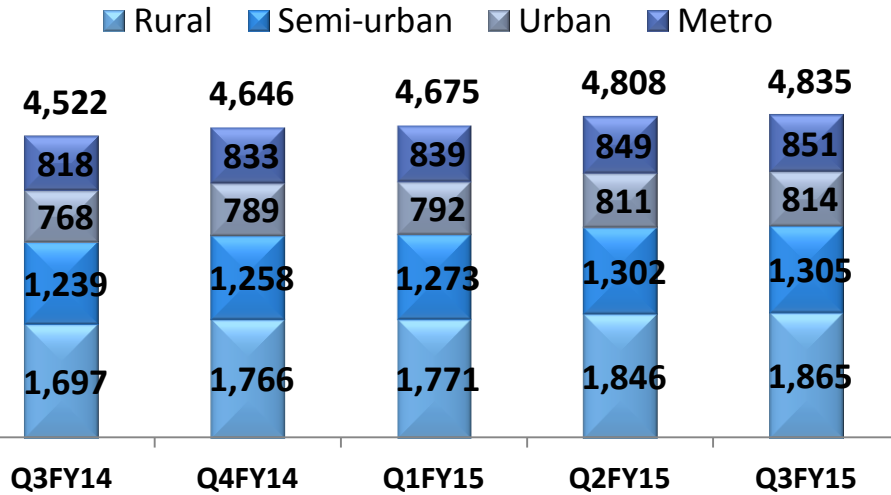
(₹. in Crores)



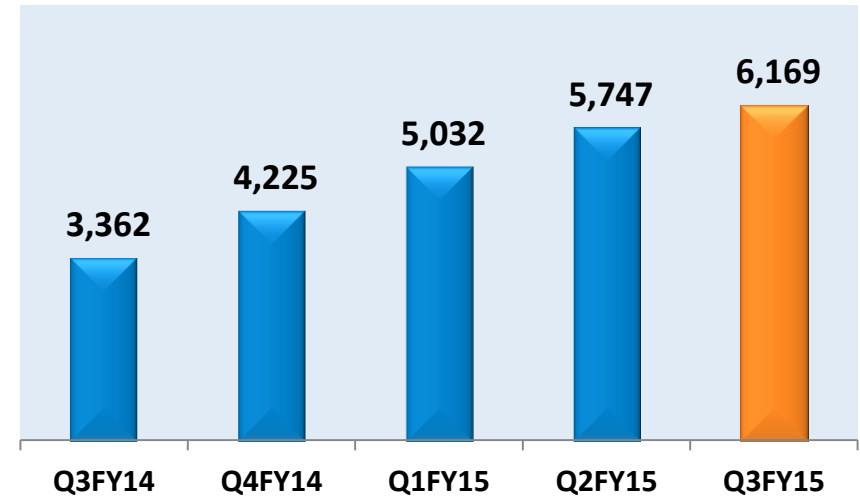
CONSISTENT INCREASE IN PRODUCTIVITY

Multiple Delivery Channels

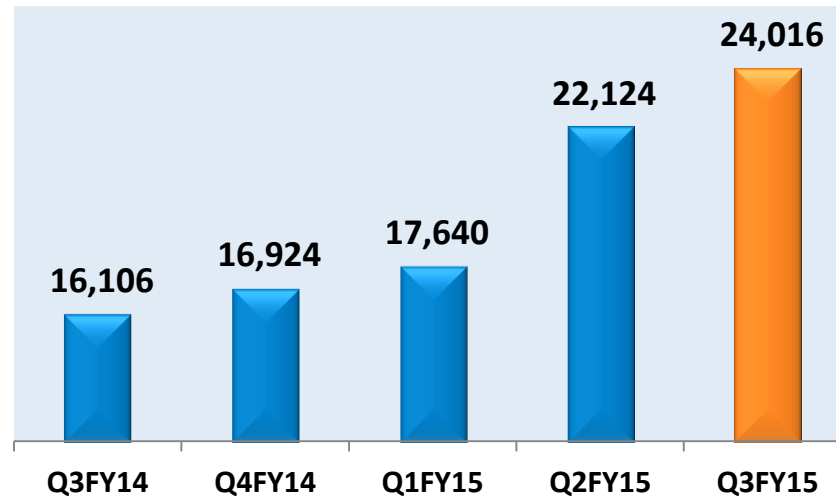
Branch Expansion



ATM Roll-Out

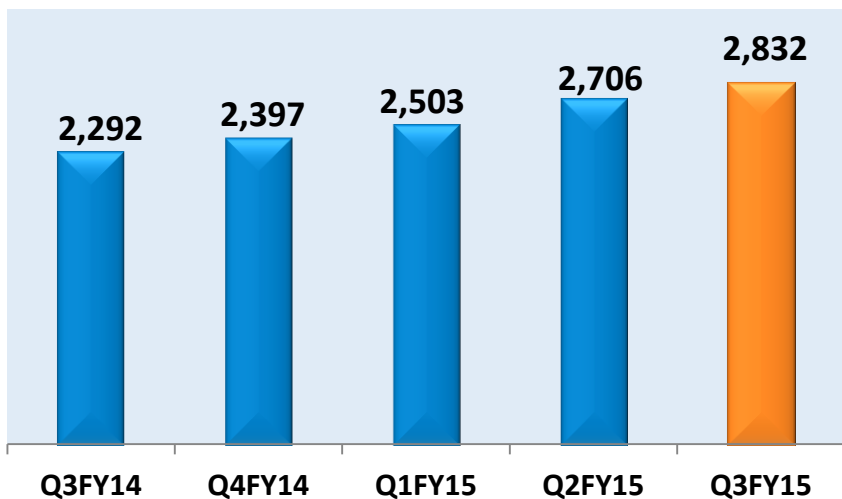


Debit Card ('000)

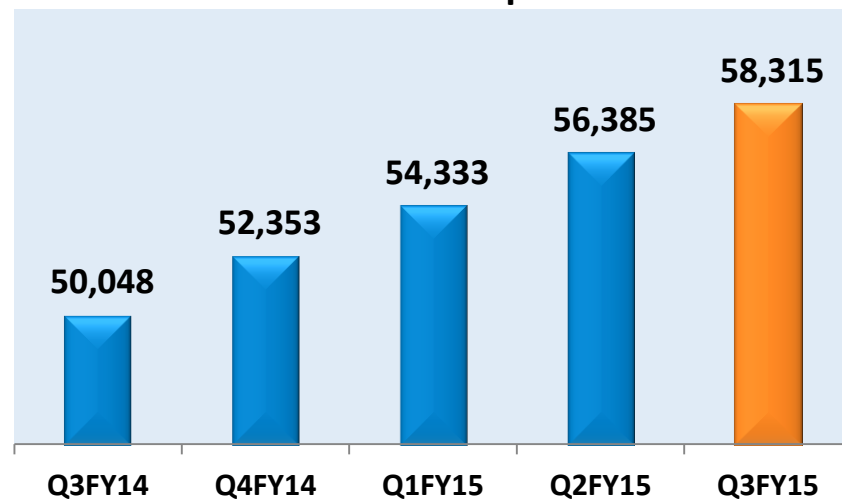


Multiple Delivery Channels (cont'd)

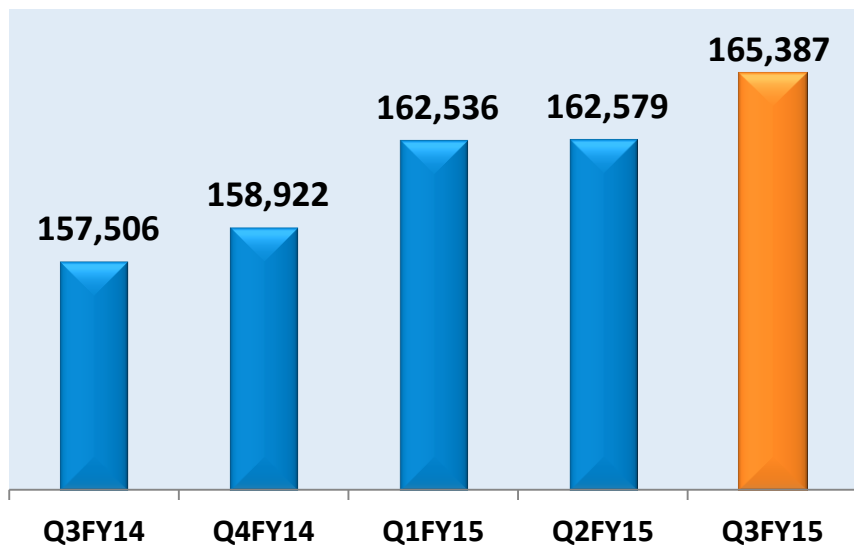
Internet Retail ('000)



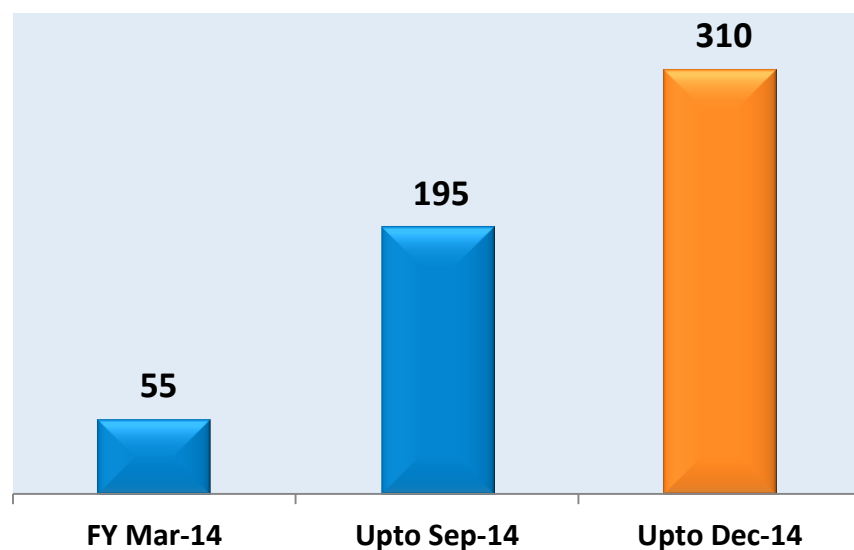
Internet Corporate

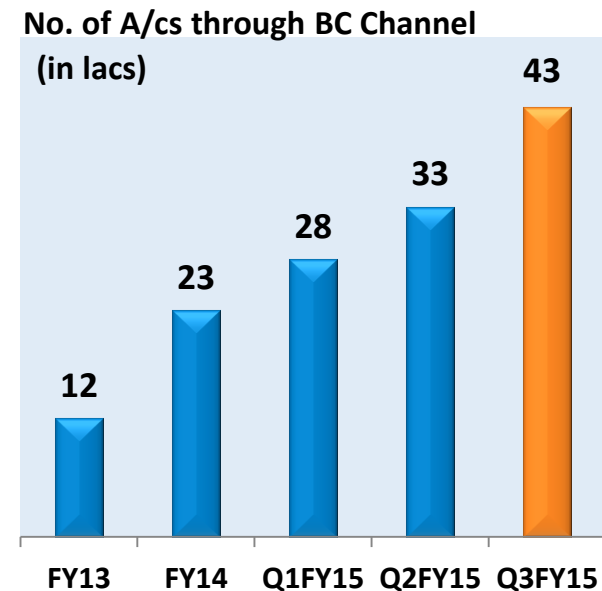
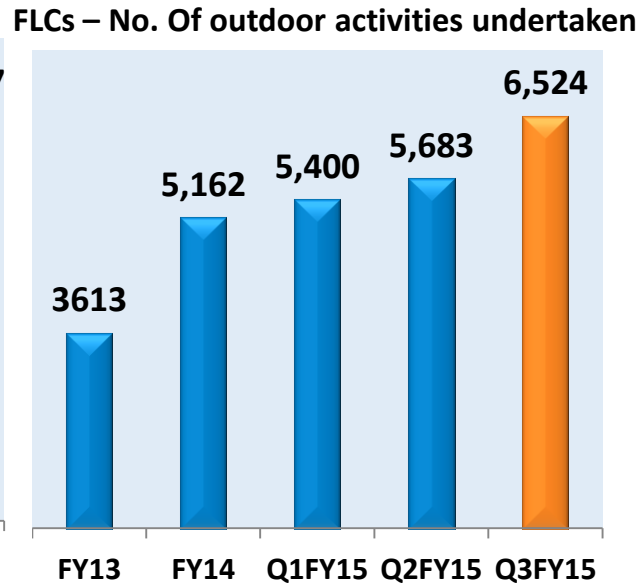
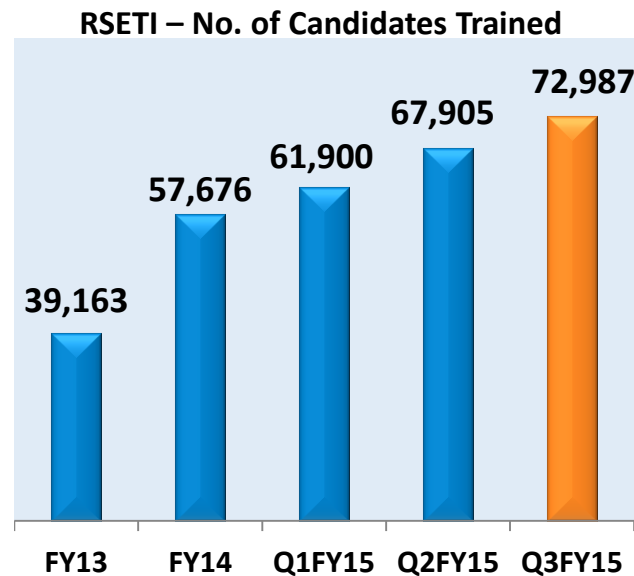
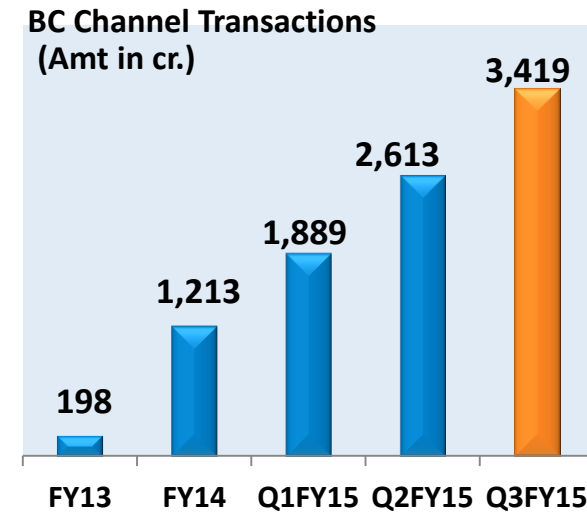
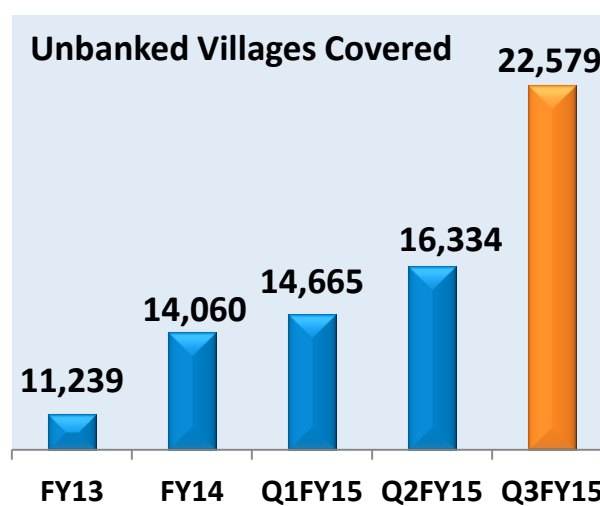
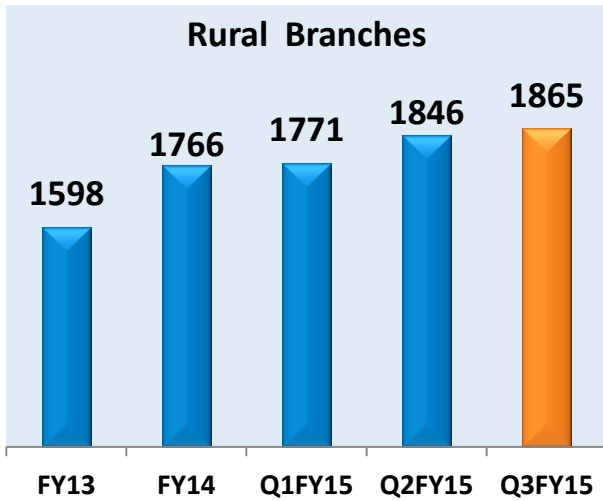


Mobile Banking Users

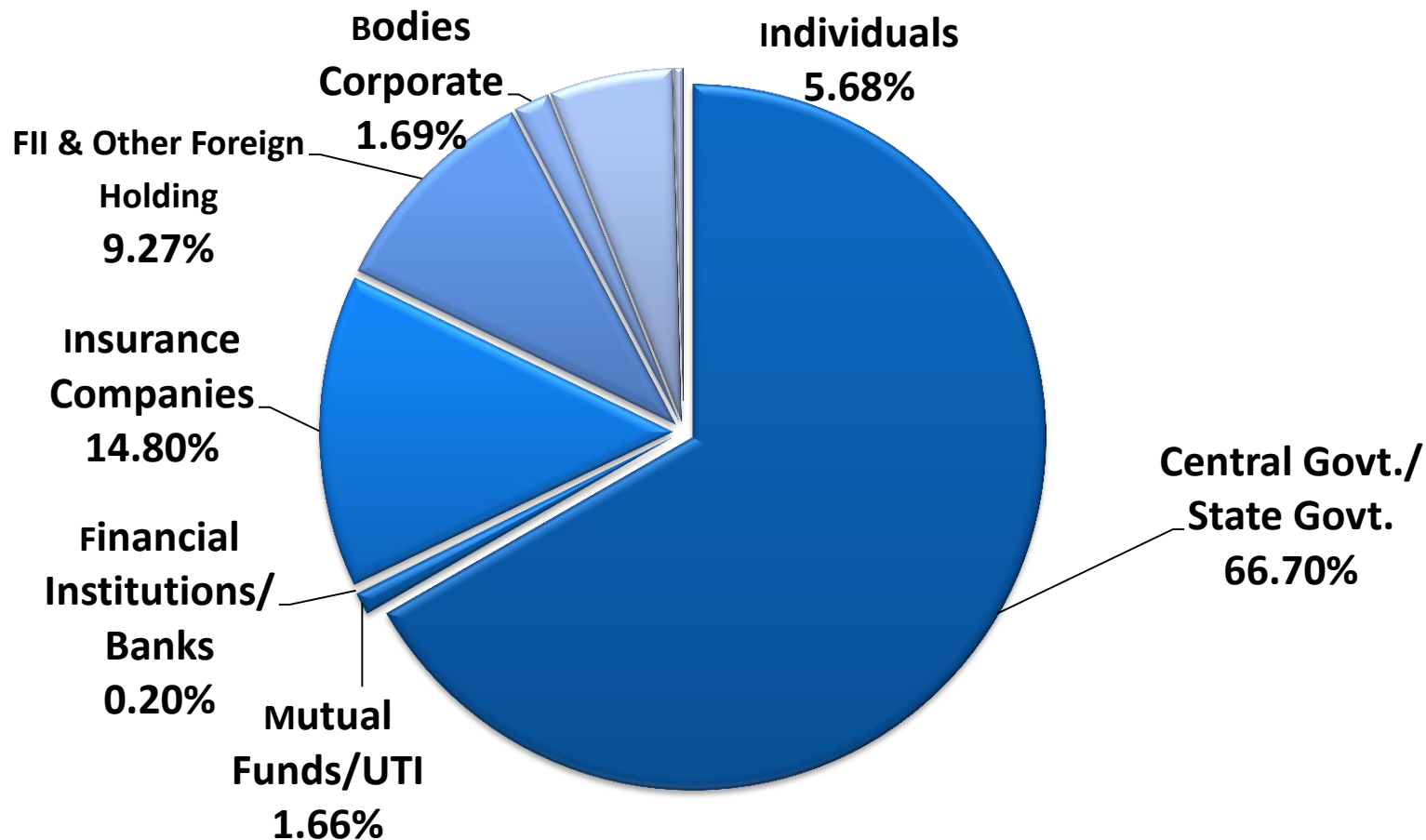


e-Galleries





31st December, 2014





Bank received “**Best MSME Bank**” and “**Best Bank for Operational Performance**” awards.



Bank has received “**Best HR Technology Award 2014**” from Banking Frontiers at Mumbai



Financial Inclusion & Payment System Award by Elets Media at New Delhi at the hands of Minister of Rural Development.



Bank won **IT excellence award** by ETNOW and VMWare for effectively implementing Virtualization in the Bank.



Bank received the Award CIO 100 2014 for the **product Startoken NG**



Bank received Skoch Group **Financial Inclusion Deepening Award** – June 2014



Bank has received “National Award” for In-house Journal ‘Taarangan ‘ and Corporate House Journal ‘BOI Guiding Star’ by Public Relations Society of India (PRSI).



Bank has received “**Best Banker**” award at the India SME excellence Awards-2013, for exemplary contribution in Banking Sector.



Bank has received **Skoch award 2013** for IT innovation.

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SCALING UP RETAIL & SME LOANS

BUOYANCY IN FEE INCOME

PRE-EMPTIVE & PREVENTIVE NPA MANAGEMENT

IMPROVED ENGAGEMENT WITH CUSTOMERS

TACTICAL CHANNEL IMPROVEMENTS

RETAIL & SME

- ❖ To augment the flow of Credit to Retail and SME, we have **50 Retail Business Centers (RBCs)** and **30 SME City Centres** across the country.
- ❖ Loan portfolio growth in Retail has been 23% YoY, whereas schematic retail has grown by 28%.
- ❖ Micro and Small enterprises have registered a growth of 31% YoY
- ❖ Bank has entered tie-up with Maruti Suzuki, Tata Motors, IOCL, Atul Auto Ltd and SAIL for financing their dealers.

BUYONANCY IN FEE INCOME

- ❖ Transaction banking has gathered momentum
- ❖ Extending our services as Nodal Bank/ Settlement Bank for State Governments.
- ❖ Merchant banking subsidiary has become operational.
- ❖ e-Biz business started on 27.12.2014.

IMPROVED ENGAGEMENT WITH CUSTOMER

- ❖ During this FY, we have added
 - 1,882 ATMs taking the Total to 6107 ATMs.
 - 145 Branches of Future (Total: 275)
 - 255 e-galleries (Total: 310).
- ❖ First PSU bank to launch Instant-Money-Transfer on all ATMs nationwide.
- ❖ First PSU bank to launch Face-book Page.
- ❖ Over 77.42 Lakhs accounts have been opened under PMJDY and 75.08 lakh Rupay Cards issued.

Loan Growth	10% to 12%
CASA Growth	12%
Fee Income Growth	5%
Gross NPA	Below 4%
Net NPA	Below 2.30%
Net Interest Margin	2.65% (Domestic) 1.35% (International)
Additional Branches	50
Additional ATMs	100

THANK YOU!