



# PERFORMANCE ANALYSIS

Q3 FY 2020 - 21

बैंक ऑफ़ इंडिया  
Bank of India

**BOI**

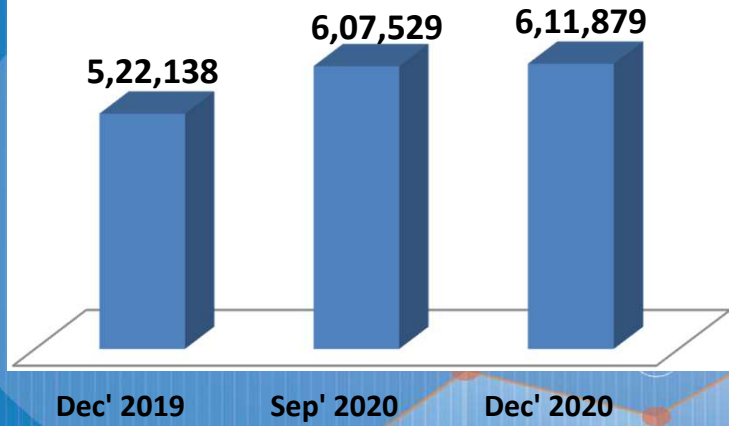


## Business Synopsis (Q-o-Q)

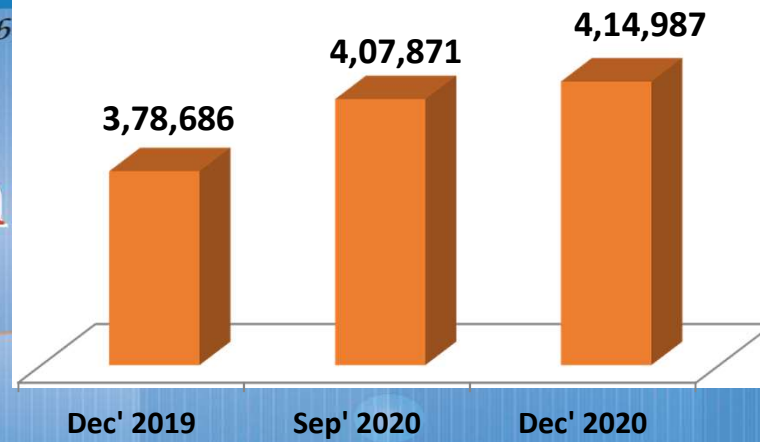
Business Mix (Deposits + Advances)	Dec19	Mar 20	Sep 20	Dec 20	Variation (%) over Mar 20(YTD)		Variation (%) over Dec19	
Global Business	900,824	972,026	1015,400	1026,866	54,840	5.64	1,26,042	13.99
Domestic	786,192	840,209	894,761	899,180	58,971	7.02	1,12,988	14.37
Foreign	114,632	131,817	120,639	127,686	-4,131	-3.13	13,054	11.39
Global Deposits	522,138	555,505	607,529	611,879	56,374	10.15	89,741	17.19
Domestic	453,458	482,539	532,095	536,171	53,632	11.11	82,713	18.24
Foreign	68,680	72,966	75,435	75,708	2,742	3.76	7,028	10.23
Global Advances	378,686	416,521	407,871	414,987	-1,534	-0.37	36,301	9.59
Domestic	332,734	357,670	362,666	363,009	5,339	1.49	30,275	9.10
Foreign	45,952	58,852	45,205	51,978	-6,874	-11.68	6,026	13.11

# Performance Highlights(Q-o-Q)

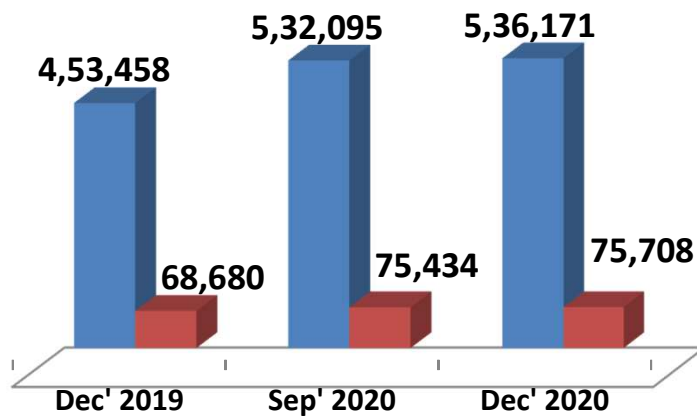
**Global Deposits**



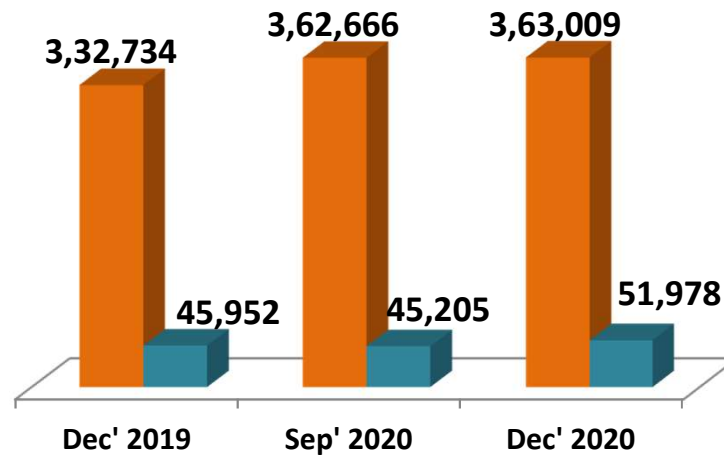
**Global Advances**



**Domestic & Overseas Deposits**

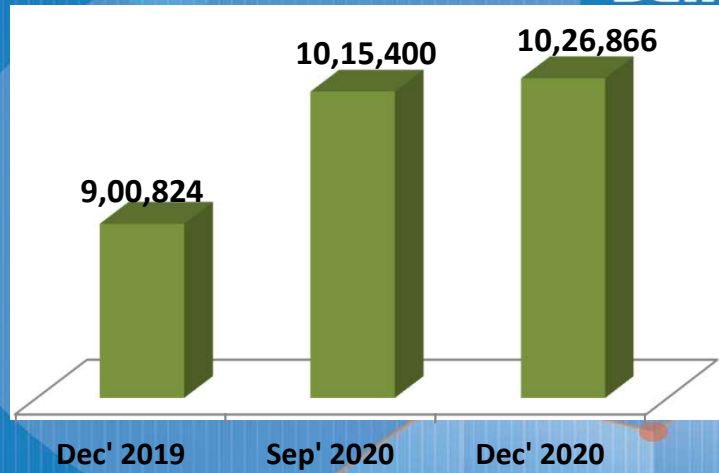


**Domestic & Overseas Advances**

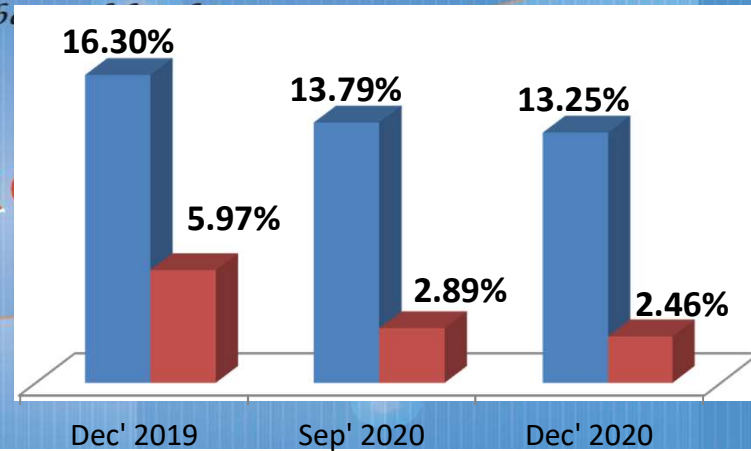


# Performance Highlights(Q-o-Q)

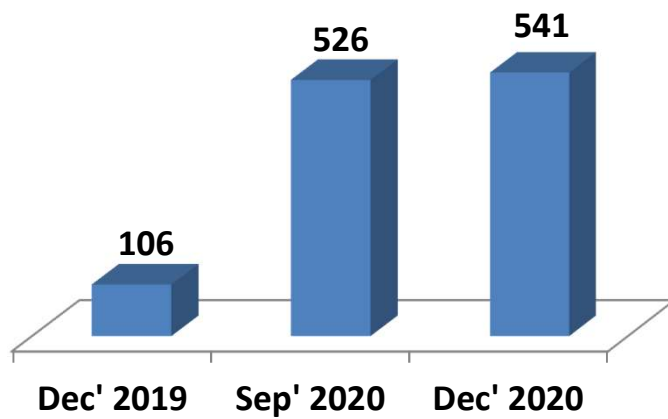
## Global Business



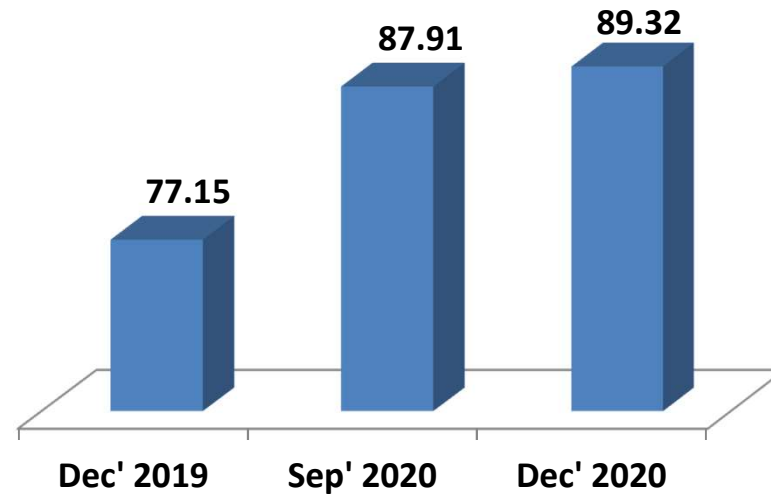
## Gross & Net NPA Ratio



## Profit After Tax

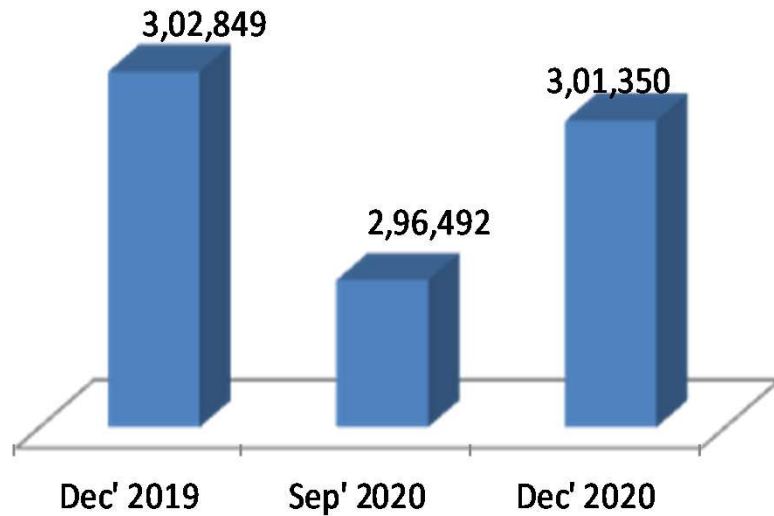


## Provision Coverage ratio

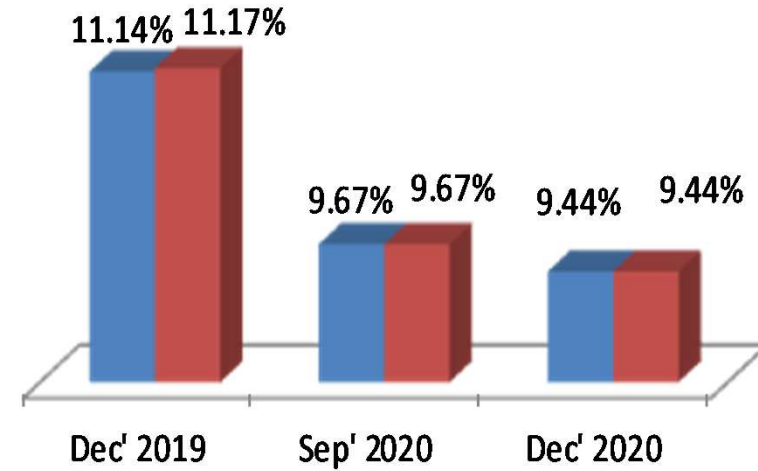


# Performance Highlights(Q-o-Q)

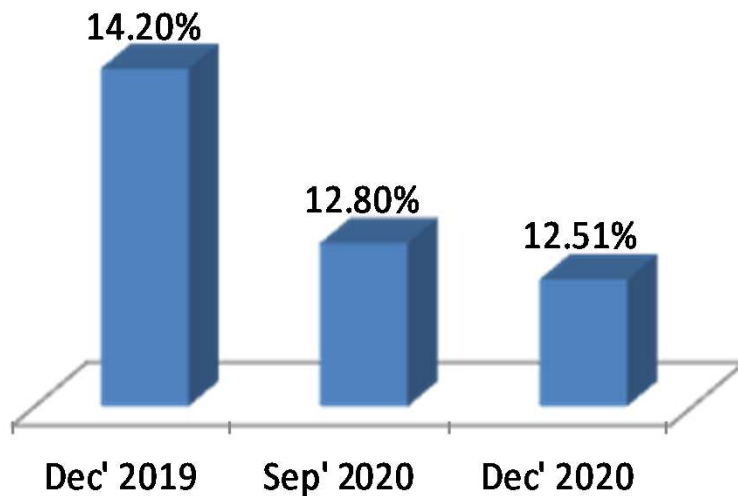
### Risk Weighted Assets



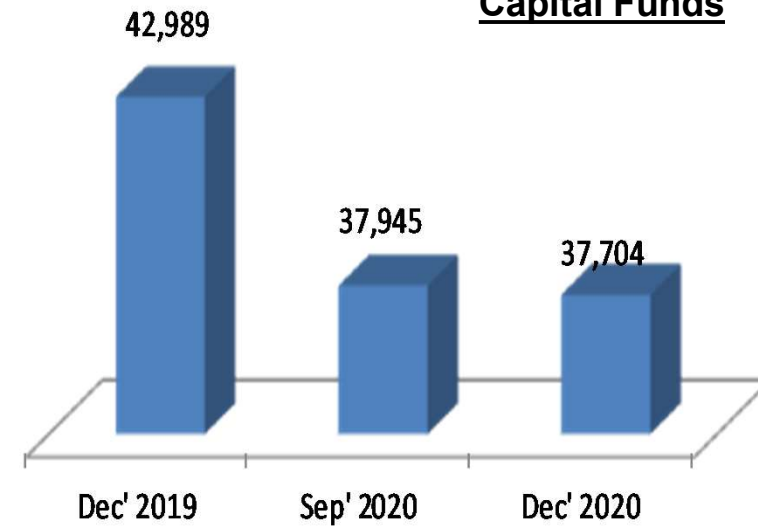
### CET-1/TIER-1



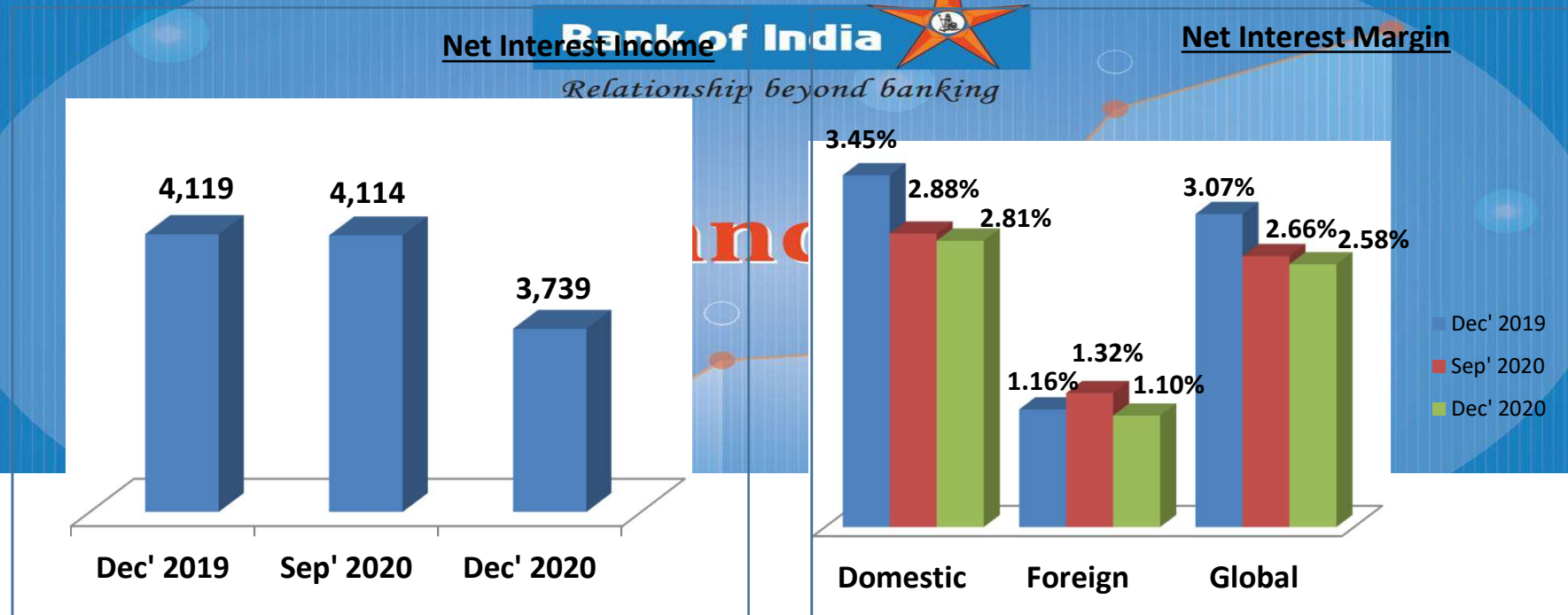
### CRAR %



### Capital Funds



# Performance Highlights(Q-o-Q)



Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

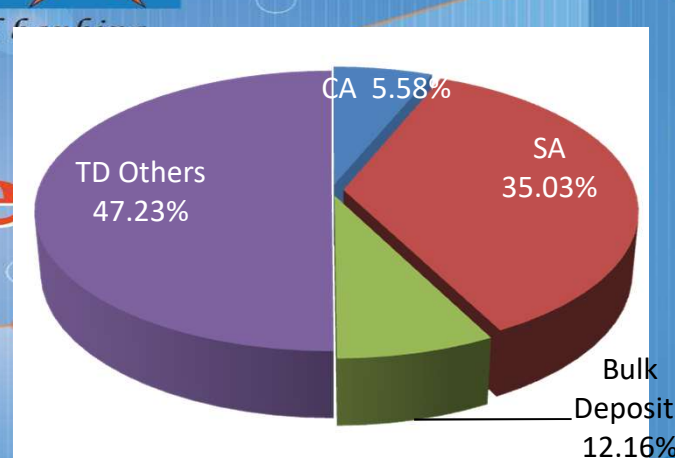
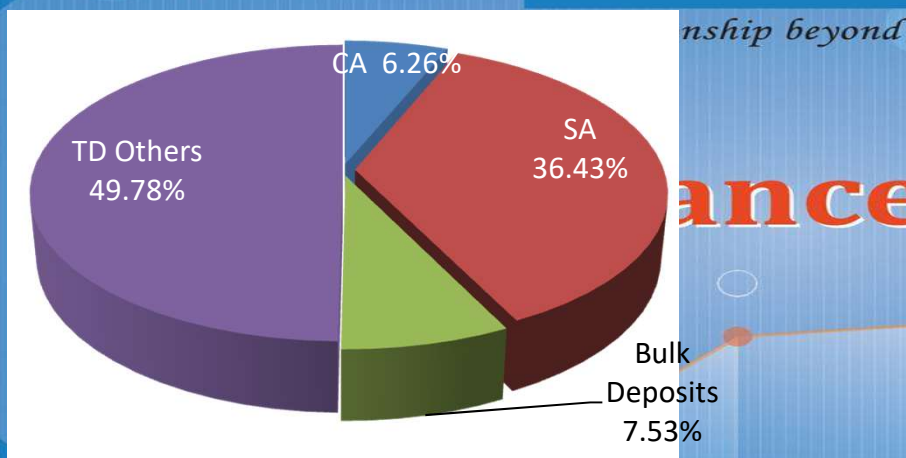


# Domestic Deposits - CASA

Dec 19

Dec 20

Bank of India



**CASA :42.69 %**

**CASA : 40.61%**

(Rs in Crore)

Type of deposits	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth(%)
Current Account	28,110	26,046	24,380	29532	5.06
Saving Account	163,625	171,704	182,900	185295	13.24
<b>CASA</b>	<b>191,735</b>	<b>197,751</b>	<b>207,280</b>	<b>214826</b>	<b>12.04</b>

## Key Sectors – Domestic

<i>Industry</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>	<i>Y-O-Y Growth %</i>	<i>Y-T-D Growth %</i>	<i>% to Domestic credit Dec 20</i>
<i>Agriculture *</i>	51,546	52,184	54,420	53,943	4.65	3.37	14.87
<i>MSME</i>	54,261	56,092	60,930	61,911	14.10	10.37	17.06
<i>Retail</i>	58,848	60,834	63,699	65,143	10.70	7.08	17.95
<i>RAM</i>	164,655	169,110	179,049	180,997	9.92	7.03	49.88
<i>Corporate &amp; Others</i>	135,572	153,146	138,526	134,281	-0.95	-12.32	37.01
<i>Govt. Advance</i>	32,507	35,414	45,091	47,573	46.35	34.33	13.11
<i>Total</i>	332,734	357,670	362,666	362,851	9.05	1.45	100

\*Excluding (RIDF/PSLC)



# Retail Credit

Particulars	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth %	% to Retail Credit Sep 19
Home	34,647	35,994	37,678	38706	11.72	59.42
Mortgage	6,662	6,693	6,745	6744	1.23	10.35
Auto	5,433	5,599	5,972	6428	18.31	9.87
Education	3,196	3,128	3,132	3039	-4.91	4.67
Personal	1,703	1,757	2,561	2537	48.97	3.89
Others*	7,207	7,663	7,611	7690*	6.70	11.80
<b>Total</b>	<b>58,848</b>	<b>60,834</b>	<b>63,699</b>	<b>65143</b>	<b>10.70</b>	<b>100.00</b>

\*Loan/OD against TDR :1639, other Loan :788 , Staff Loan:5263.

## Domestic Credit – Industry-wise

<i>Particulars</i>	<i>Dec-19</i>	<i>Mar-20</i>	<i>Sep-20</i>	<i>Dec-20</i>	<i>Y-O-Y Growth %</i>	<i>Segment % on Corporate Credit Dec 20</i>
<i>Infrastructure</i>	<i>51,764</i>	<i>54,447</i>	<i>56,935</i>	<i>57,899</i>	<i>11.85</i>	<i>15.95</i>
<i>Basic Metal &amp; Metal products</i>	<i>14,072</i>	<i>13,571</i>	<i>13,348</i>	<i>13,539</i>	<i>-3.79</i>	<i>3.73</i>
<i>Textiles</i>	<i>8,300</i>	<i>8,421</i>	<i>8,685</i>	<i>8,052</i>	<i>-2.99</i>	<i>2.22</i>
<i>Gems &amp; Jewellery</i>	<i>4,438</i>	<i>4,634</i>	<i>4,392</i>	<i>4,305</i>	<i>-3.00</i>	<i>1.19</i>
<i>Chemicals &amp; Chemical products</i>	<i>5,382</i>	<i>4,402</i>	<i>4,712</i>	<i>5,072</i>	<i>-5.76</i>	<i>1.40</i>
<i>Vehicles, vehicle parts &amp; Transport equipment</i>	<i>3,064</i>	<i>2,972</i>	<i>3,020</i>	<i>3,237</i>	<i>5.65</i>	<i>0.89</i>
<i>Rubber, Plastic &amp; their products</i>	<i>1,964</i>	<i>1,924</i>	<i>1,910</i>	<i>1,802</i>	<i>-8.25</i>	<i>0.50</i>
<i>Construction</i>	<i>5,204</i>	<i>4,414</i>	<i>4,494</i>	<i>4,536</i>	<i>-12.84</i>	<i>1.25</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>70,872</i>	<i>75,090</i>	<i>76,294</i>	<i>77,212</i>	<i>8.95</i>	<i>21.28</i>
<i>NBFC(Excl HFC)</i>	<i>24,917</i>	<i>26,370</i>	<i>29,289</i>	<i>25,552</i>	<i>2.55</i>	<i>7.04</i>
<i>Other Industries</i>	<i>26,891</i>	<i>29,168</i>	<i>26,490</i>	<i>27,324</i>	<i>1.61</i>	<i>7.53</i>
<b><i>Total</i></b>	<b><i>2,16,868</i></b>	<b><i>2,25,413</i></b>	<b><i>2,29,569</i></b>	<b><i>2,28,530</i></b>	<b><i>5.38</i></b>	<b><i>62.97</i></b>

## Priority Sector Advances

Industry	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y Growth%	% to ANBC
Agriculture	51,930	52,918	57,163	57,171	10.09	17.91
Out of which, S&MF	26,479	26,476	29,340	30,730	16.05	9.63
MSME	50,370	52,302	57,098	56,855	12.87	
Out of which, Micro	26,219	27,040	30,054	39,118	49.19	12.26
Housing Loan	17,669	18,058	19,687	19,500	10.36	
Educational Loan	2,925	2,876	2,758	2,521	(13.81)	
Others	1,373	217	255	175	(87.26)	
<b>Total Priority Sector Advances</b>	<b>124,267</b>	<b>126,371</b>	<b>136,961</b>	<b>136,222</b>	<b>9.62</b>	<b>42.68</b>

## Advances - Infrastructure Sectors



Particulars	Dec 19	Mar 20	Sep 20	Dec 20	Y-O-Y (%)
Power	33,036	34,196	35,419	37,210	12.64
a) SEBs	13,023	13,917	15,362	18,691	43.52
b) Others	20,013	20,279	20,058	18,519	-7.46
Roads and Ports	12,654	13,398	14,246	14,506	14.63
Telecom	489	492	478	479	-2.04
Other Infrastructure	5,585	6,361	6,792	5,704	2.13
<b>Total</b>	<b>51,764</b>	<b>54,447</b>	<b>56,935</b>	<b>57,899</b>	<b>11.85</b>

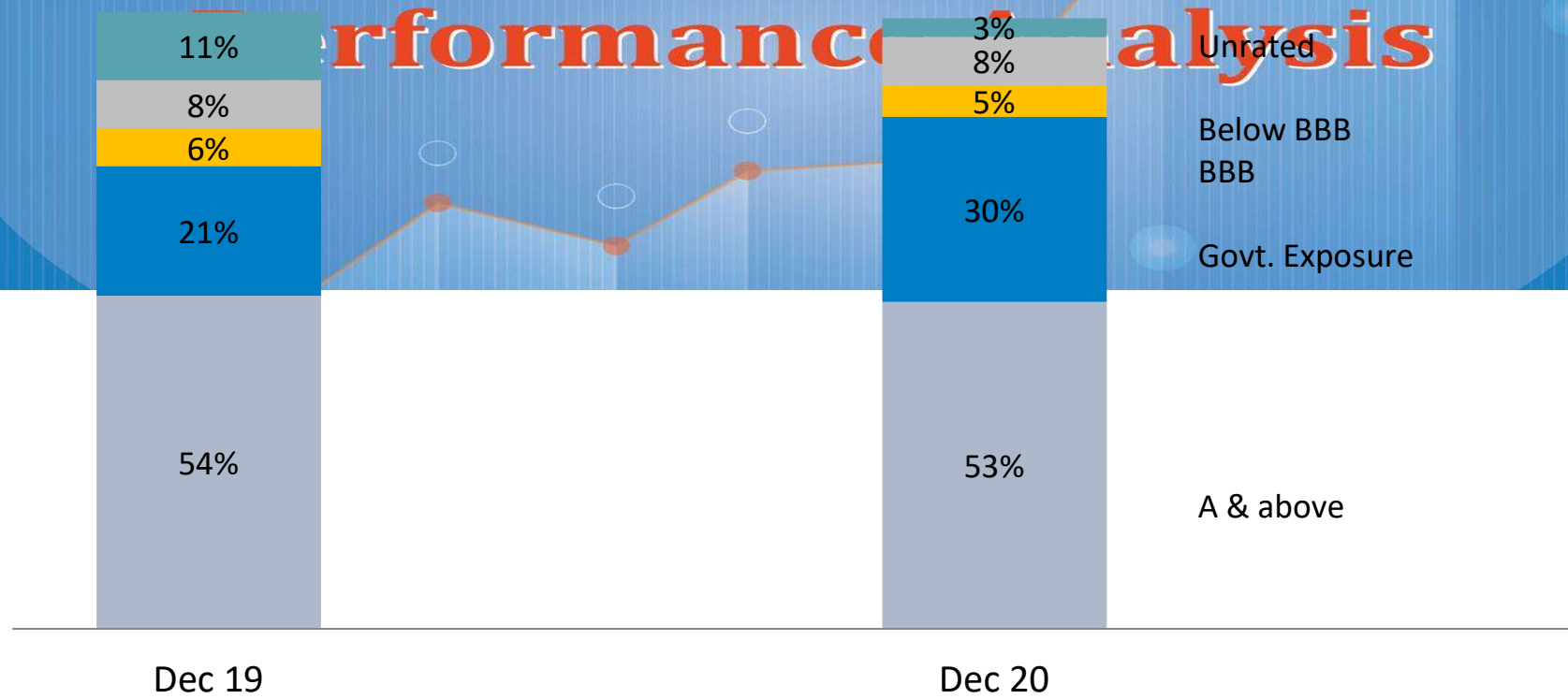
# Rating Profile

**Bank of India**



*Relationship beyond banking*

## Performance Analysis



A & Above
  Govt Exposures
  BBB
  Below BBB
  Unrated2

# SMA - 1 & 2 ACCOUNTS

REPORTED TO RBI-CRILC (Central Repository of Information on Large Credits)  
 EXPOSURE OF FRS-5 Group and above  
Selection upto beyond banking

VERTICAL	Dec 19		Sep 20		Dec 20	
	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S

<b>SMA-1</b>	<b>116</b>	<b>5,860</b>	<b>12</b>	<b>1127</b>	<b>158</b>	<b>3087</b>
<b>SMA-2</b>	<b>103</b>	<b>4,300</b>	<b>12</b>	<b>2050</b>	<b>152</b>	<b>8709</b>
<b>TOTAL</b>	<b>219</b>	<b>10,161</b>	<b>24</b>	<b>3177</b>	<b>310</b>	<b>11797</b>

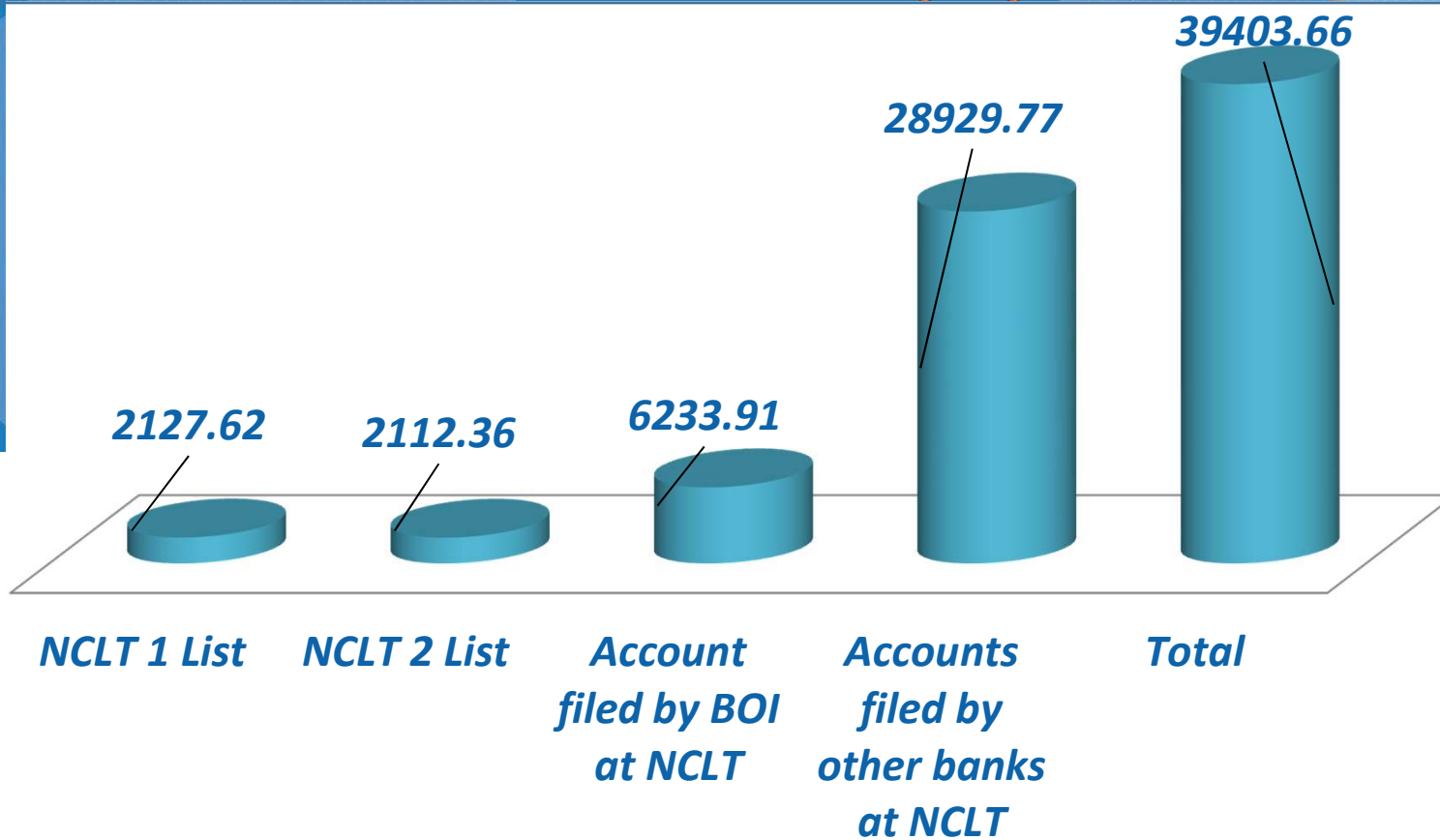


## Sector breakup of Standard Restructured Advances 31.12.2020

Sector	DEC-19		DEC-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	15	1849	13	1484
INFRA-POWER	11	1654	9	1278
INFRA-TELECOM	0	0	0	0
INFRA-ROADS & PORTS	3	117	3	116
INFRA-OTHERS	1	77	1	90
AVIATION	1	1552	1	1679
TEXTILES	17	54	27	77
ENGG	7	67	13	85
SUGAR	1	31	2	116
PHARMA	2	10	2	10
STEEL	6	108	5	49
CEMENT	12	192	19	203
SERVICES	15	104	23	143
HOTELS	13	101	24	146
OTHER METAL	5	12	9	29
AGRICULTURE	24	88	30	130
AUTOMOBILES	3	11	5	20
SERVICE-TRANSPORT RELATED	12	74	16	85
OTHERS	140892	4008	167766	5092
Standard Restructured Advances (Domestic)	141025	8260	167955	9348
Standard Restructured Advances (Overseas)	2	33	1	10
Standard Restructured Advances (Total)	141027	8293	167956	9358

# NCLT ACCOUNTS as on 31.12.2020

Bank of India



Gross Exposure in INR crore

## Asset Quality – Sequential

<i>Item</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Gross NPA</i>	61,730	61,550	56,232	54,997
<i>Gross NPA %</i>	16.30	14.78	13.79	13.25

*Net NPA*                      **20,113**      **14,320**      **10,444**      **9,077**

*Net NPA %*                      **5.97**      **3.88**      **2.89**      **2.46**

*Provision Coverage Ratio (%)*                      **77.15**      **83.74**      **87.91**      **89.32**

# Movement of NPA

Item	Dec 19	Mar 20	Sep 20	Dec 20
Opening Balance	61,476	61,730	57,788	56,232
Less :				
Recovery	3,212	1,279	1,172	1,495
Upgradation	447	27	247	166
Write Off	2,803	1,638	411	70
Total reduction	6,462	2,944	1,830	1,731
Slippages	6,716	2,764	274	496
Closing Balance	61,730	61,550	56,232	54,997

## Breakup of Gross NPA

Particulars	Dec 19	Mar 20	Sep 20	Dec 20	% to Domestic Credit	
					Dec 19	Dec 20
Large Corporate	32,793	31,799	27,964	27353	18.72	14.60
MSME	8,993	8,889	8,297	8150	17.67	14.11
AGRICULTURE	8,730	9,044	8,666	8365	18.09	15.71
RETAIL	1,769	1,806	1,615	1485	3.04	2.30
<b>TOTAL (Domestic)</b>	<b>52,285</b>	<b>51538</b>	<b>46,542</b>	<b>45353</b>	<b>15.72</b>	<b>12.49</b>
<b>Total (Overseas)</b>	<b>9,445</b>	<b>10012</b>	<b>9,690</b>	<b>9644</b>	<b>20.56</b>	<b>18.55</b>
<b>Total (Global)</b>	<b>61730</b>	<b>61550</b>	<b>56,232</b>	<b>54673</b>	<b>16.30</b>	<b>13.25</b>

## Investments (Domestic)



	Dec 19			Dec 20		
<i>Particulars</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>	<i>AFS</i>	<i>HTM</i>	<i>HFT</i>
<i>SLR Investments</i>	<i>32,819</i>	<i>83,688</i>	<i>41</i>	<i>40718</i>	<i>90123</i>	<i>55</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>32,819</i>	<i>83,688</i>	<i>41</i>	<i>40718</i>	<i>90123</i>	<i>55</i>
<i>Other Approved Securities</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>M Duration</i>	<i>2.09</i>	<i>--</i>	<i>5.36</i>	<i>1.24</i>	<i>--</i>	<i>9.05</i>
<i>Non SLR Investments</i>	<i>14,606</i>	<i>23,645</i>	<i>2</i>	<i>13191</i>	<i>29441</i>	<i>157</i>
<i>M Duration</i>	<i>3.08</i>	<i>--</i>	<i>0</i>	<i>3.31</i>	<i>--</i>	<i>--</i>
<i>Total</i>	<i>47,425</i>	<i>107,333</i>	<i>43</i>	<i>53909</i>	<i>119564</i>	<i>212</i>



## Net Interest Income – (Quarter ended )

Particulars	Quarter ended				YoY Variation (Qtr.) %
	Dec 19	Mar 20	Sep 20	Dec 20	
<b>Interest Income</b>	<b>10,835</b>	<b>10,528</b>	<b>10,796</b>	<b>10243</b>	<b>-5.46</b>
<i>a. From Advances</i>	<i>7,331</i>	<i>7,207</i>	<i>7,289</i>	<i>6941</i>	<i>-5.32</i>
<i>b. From Investments</i>	<i>2,714</i>	<i>2,770</i>	<i>2,904</i>	<i>2926</i>	<i>7.81</i>
<i>c. From Money Market Operations &amp; Others</i>	<i>790</i>	<i>550</i>	<i>603</i>	<i>376</i>	<i>-52.41</i>
<b>Interest Expended</b>	<b>6,716</b>	<b>6,735</b>	<b>6,682</b>	<b>6504</b>	<b>-3.16</b>
<i>a. On Deposits</i>	<i>5,913</i>	<i>5,960</i>	<i>6,244</i>	<i>6086</i>	<i>2.93</i>
<i>b. On Borrowings</i>	<i>579</i>	<i>582</i>	<i>275</i>	<i>252</i>	<i>-56.48</i>
<i>c. Subordinated Bonds &amp; Others</i>	<i>224</i>	<i>192</i>	<i>163</i>	<i>166</i>	<i>-25.89</i>
<b>Net Interest Income</b>	<b>4,119</b>	<b>3,793</b>	<b>4,114</b>	<b>3739</b>	<b>-9.23</b>

Extra ordinary Income which have been reckoned in the earlier quarters(Not factored during this quarter.

- Recovery of Rs. 1585 crore in one large account received in Dec -2019.
- Interest on Income tax refund of Rs 283 crore received in Sep- 2020.

## Other Income – (Quarter ended)

<i>Particulars</i>	<i>Quarter ended</i>			
	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Commission, Exchange &amp; Brokerage</i>	<i>317</i>	<i>326</i>	<i>277</i>	<i>291</i>
<i>Profit from Sale of Investments</i>	<i>57</i>	<i>243</i>	<i>523</i>	<i>820</i>
<i>Profit from Exchange Transactions</i>	<i>386</i>	<i>418</i>	<i>417</i>	<i>425</i>
<i>Recovery In W/o accounts</i>	<i>1,337</i>	<i>252</i>	<i>108</i>	<i>132</i>
<i>Other Non Interest Income</i>	<i>406</i>	<i>449</i>	<i>286</i>	<i>400</i>
<i>Total Non-Interest Income</i>	<i>2,503</i>	<i>1688</i>	<i>1613</i>	<i>2068</i>

## Provisions

<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Operating Profit</i>	4135	2,653	3098	2836
<i>Provisions for B&amp;D</i>	3774	7,316	2134	623
<i>Standard Assets</i>	89	632	(53)	1066*
<i>NPV / Others</i>	88	87	(21)	76
<i>Depreciation on Investment</i>	64	107	252	215
<i>Total Provisions before Tax</i>	4015	8142	2312	1980
<i>Profit before Tax (PBT)</i>	120	(5489)	786	856
<i>Taxation</i>	14	(1918)	260	315
<i>Net Profit (PAT)</i>	106	(3571)	526	541

- Include Rs.**761.60** crore Provisioning made in respect of Proforma NPA,URI and other provision which is over & above the requirement.

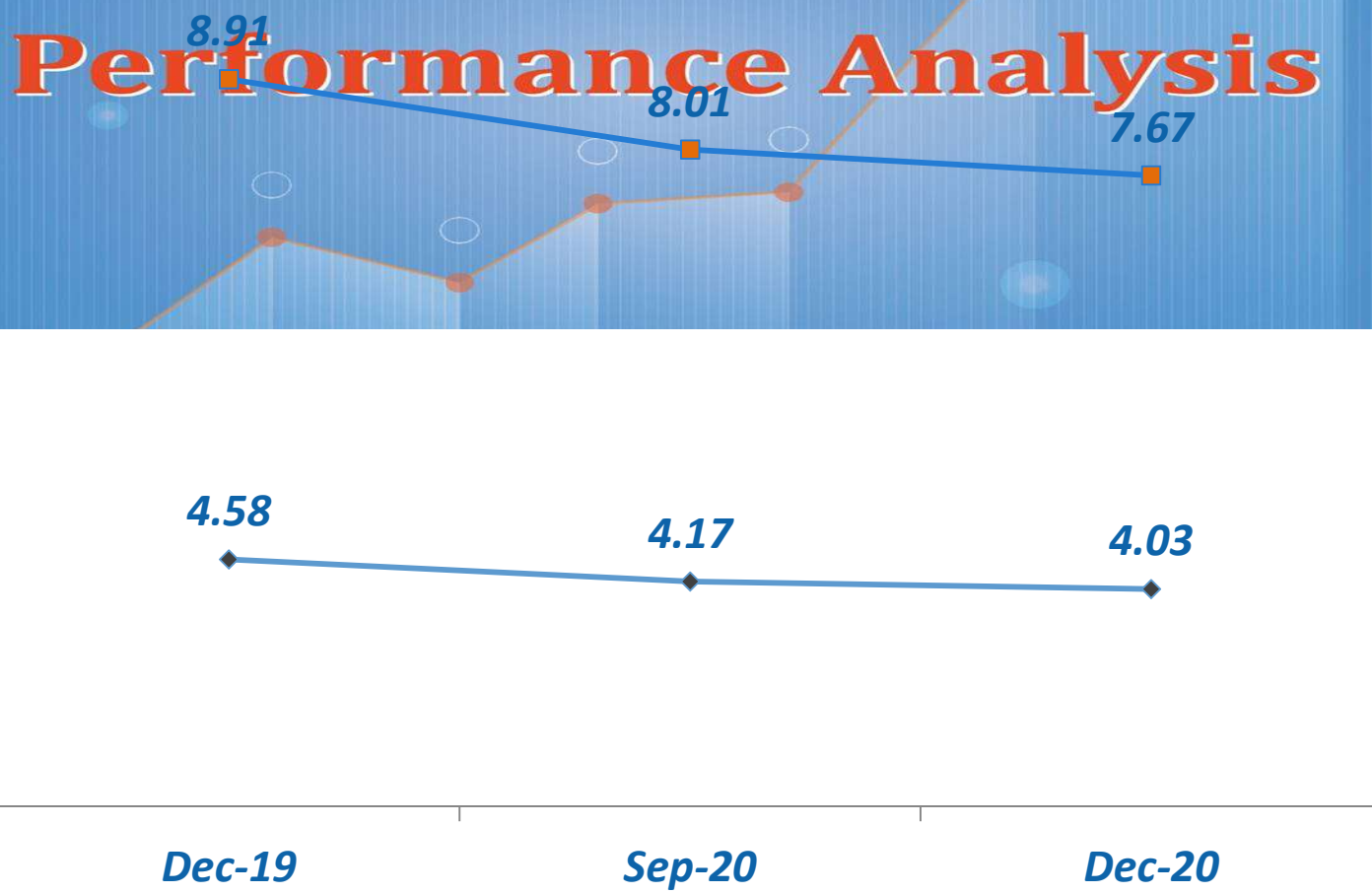
# Cost of Deposits & Yield on Advance (Q-o-Q)

**Bank of India**



◆ *Cost Of Deposits*    ■ *Yield On Advance*  
*Relationship beyond banking*

## Performance Analysis



## Key Financial Ratios

Particulars	Dec 19			Dec 20		
	Domestic	Foreign	Global	Domestic	Foreign	Global
Cost of Deposits	5.08	1.63	4.58	4.48	0.69	4.03
Yield on Advances	9.67	3.77	8.91	8.33	2.06	7.67
Yield on Investments	7.27	6.12	7.23	6.38	6.62	6.39
Net Interest Margin (NIM)	3.45	1.16	3.07	2.81	1.10	2.58
Cost to Income Ratio	37.74	33.46	37.55	52.01	34.40	51.17
Return on Assets (ROA)	(0.16)	1.43	0.06	0.34	(0.07)	0.28
Return on equity (ROE)			1.60			9.54
Credit Cost (Annualised)	5.53	-2.36	4.50	0.51	2.05	0.68
Slippage Ratio			2.13			0.14
Provision Coverage Ratio	77.52	74.62	77.15	88.67	93.51	89.32

# Capital Adequacy – Basel-III

<i>Particulars</i>	<i>Dec 19</i>	<i>Mar 20</i>	<i>Sep 20</i>	<i>Dec 20</i>
<i>Capital Adequacy - Basel III</i>				
<i>CET1 Capital</i>	<i>33732</i>	<i>29,059</i>	<i>28,666</i>	<i>28,459</i>
<i>Tier I Capital</i>	<i>33822</i>	<i>29,119</i>	<i>28,666</i>	<i>28,459</i>
<i>Tier II Capital</i>	<i>9167</i>	<i>9,419</i>	<i>9,279</i>	<i>9,245</i>
<i>Total Capital(CRAR)</i>	<i>42989</i>	<i>38,538</i>	<i>37,945</i>	<i>37,704</i>
<i>Total Assets</i>	<i>630,044</i>	<i>6,56,995</i>	<i>6,86,950</i>	<i>713,382</i>
<i>Risk Weighted Assets</i>	<i>302849</i>	<i>294,189</i>	<i>2,96,492</i>	<i>301,350</i>
<i>CET1 (%) including CCB</i>	<i>11.14</i>	<i>9.88</i>	<i>9.67</i>	<i>9.44</i>
<i>Tier I (%)</i>	<i>11.17</i>	<i>9.90</i>	<i>9.67</i>	<i>9.44</i>
<i>Tier II (%)</i>	<i>3.03</i>	<i>3.20</i>	<i>3.13</i>	<i>3.07</i>
<i>Capital Adequacy Basel III (%) including CCB</i>	<i>14.20</i>	<i>13.10</i>	<i>12.80</i>	<i>12.51</i>

Bank has raised Rs **750 crore** via Basel III compliant additional tier 1 (AT-1) bonds on January 28, 2021 Which has not been factored for computation.



# Branch Network

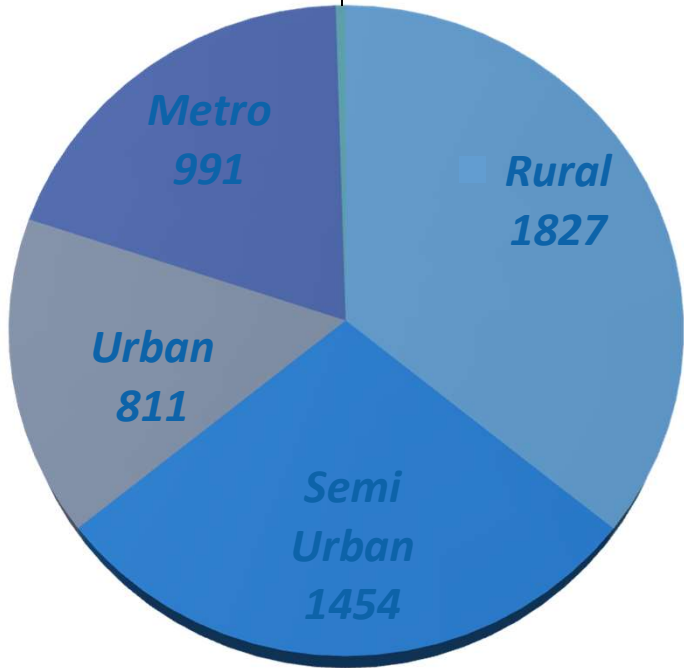
Bank of India



Relation

Overseas  
as  
23

## Performance Analysis

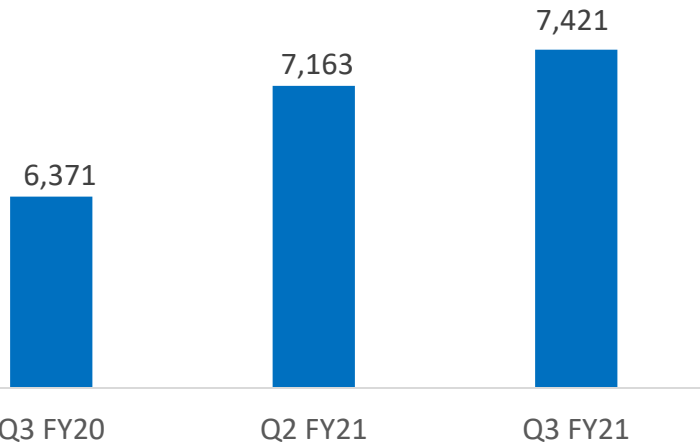


Particulars	Dec 19	Sep 20	Dec 20
Rural	1831	1828	1827
Semi-urban	1454	1454	1454
Urban	811	810	811
Metro	993	991	991
Domestic Branches	5089	5083	5083
Overseas Branches	24	23	23
<b>Total</b>	<b>5113</b>	<b>5106</b>	<b>5106</b>

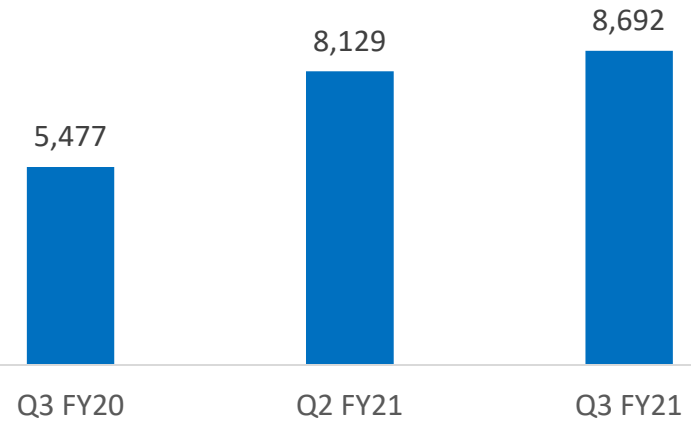
# Alternate Delivery Channel



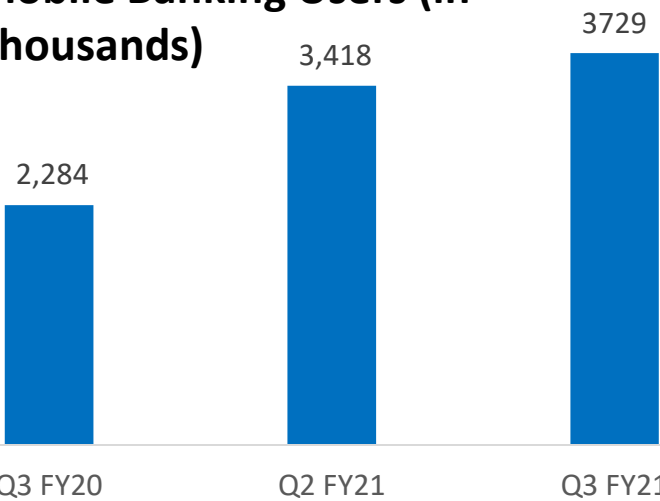
### Internet Banking Users (in Thousands)



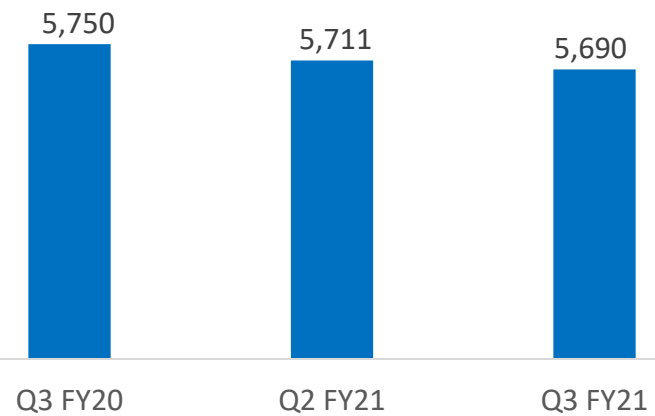
### UPI Users (in Thousands)



### Mobile Banking Users (in Thousands)



### ATM Network



## Domestic Subsidiaries



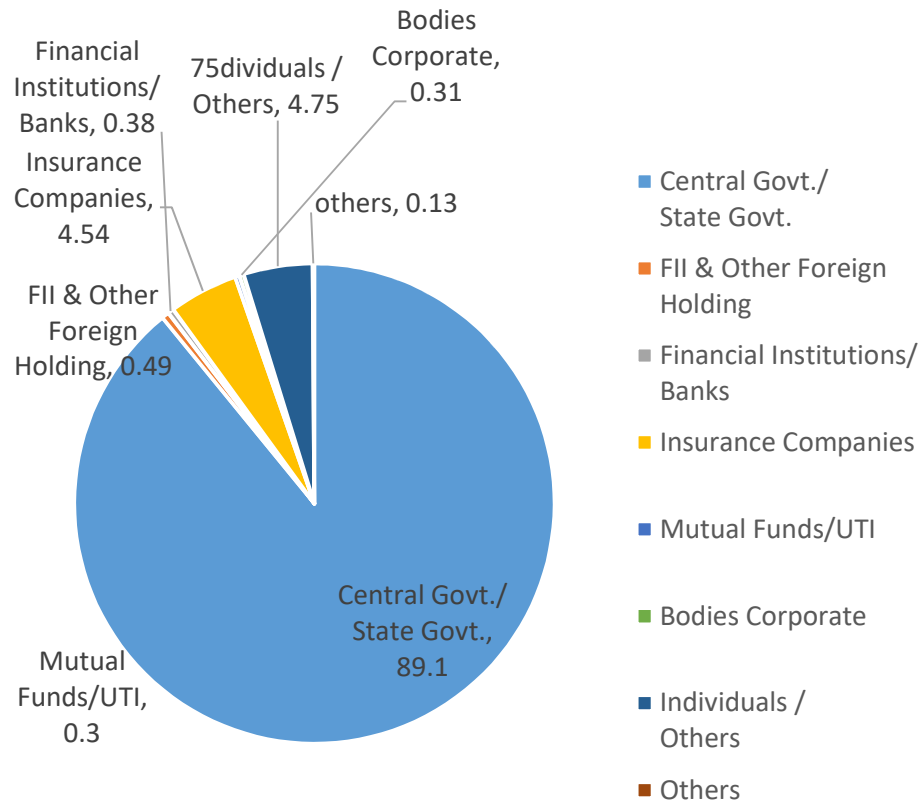
	9M DEC19	HY SEP20	9M DEC20	Y - O -Y Growth		9M DEC19	HY SEP20	9M DEC20	Y - O -Y Growth
	(Amt Crore)					(Amt crore)			
	<b><u>BOI Shareholding Ltd</u></b>					<b><u>BOI Merchant Banker Ltd</u></b>			
- Revenue	9.73	4.50	5.33	-30.25%		0.88	0.91	1.15	65.57%
- Net Profit	4.47	1.46	1.09	-54.44%		0.15	0.42	0.39	270.28%
- Net Worth	31.71	33.89	30.52	-0.50%		14.41	15.24	15.20	6%
	(Amt Crore)					(Amt Lacs)			
	<b><u>BOI AXA Investment Managers Pvt Ltd</u></b>					<b><u>BOI AXA Trustee Services Pvt Ltd</u></b>			
- Revenue	19.75	9.88	14.91	-30.07%		8.96	4.68	7.33	-18.19%
- Net Profit	-3.66	-3.90	-5.89	236.48%		-1.63	-0.00	-1.17	-28.22%
- Net Worth	54.99	48.91	46.92	-14.93%		19.83	21.11	19.94	0.55%
- AUM	2244	2251	2362	5.26%					

## International Subsidiaries



INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	DEC'19	Mar'20	DEC '20	YOY Growth	DEC'19	Mar'20	DEC'20	YOY Growth
Deposits	340	376	410	21	482	468	535	11
Advances	223	247	242	9	328	347	366	11
Operating Profit	9	12	9	1	12	18	15	29
Net Profit	5	7	6	7	9	11	9	-3
NPA Gross	14	20	13	-8	-	0.08	4	-
NPA Net	9	12	10	10	-	-	2	-
NPA Gross %age	5.98	8.15	5.64	-6	-	0.02	1.23	-
NPA Net %age	4.12	4.66	4.58	11	-	-	0.66	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	DEC'19	Mar'20	Dec'20	YOY Growth	Dec'19	Mar'20	Dec'20	YOY Growth
Deposits	145	134	195	34	1332	1237	1266	-5
Advances	269	261	392	46	1064	976	1011	-5
Operating Profit	2.34	3.03	6.74	188	37	41	4.59	-87
Net Profit	1.32	1.11	5.81	340	8.46	11	3.85	-54
NPA Gross	0	0	0	-	44	43	50	13
NPA Net	0	0	0	-	23	21	22	-3
NPA Gross %age	0	0	0	-	4.22	4.44	4.95	17
NPA Net %age	0	0	0	-	2.18	2.25	2.28	5

# Shareholding Pattern - 31.12.2020



BANK OF INDIA - EQUITY		As on 31.12.2020	
Category	Shares	% to Capital	
<b>Promoter(Government of India)</b>	<b>2919690866</b>	<b>89.10</b>	
<b>Foreign Financial Institution Investor</b>	<b>16189108</b>	<b>0.49</b>	
<b>Financial Institution/Bank</b>	<b>12479272</b>	<b>0.38</b>	
<b>Insurance Company</b>	<b>148704393</b>	<b>4.54</b>	
<b>Mutual Funds</b>	<b>9907106</b>	<b>0.30</b>	
<b>Bodies Corporate</b>	<b>10266489</b>	<b>0.31</b>	
<b>Indian public</b>	<b>155676579</b>	<b>4.75</b>	
<b>Others</b>	<b>4009537</b>	<b>0.13</b>	
<b>Total</b>	<b>3276923350</b>	<b>100.00</b>	

## Employees

Dedicated work force to ensure opening of maximum branches and work from Home were

Exercised wherever feasible

Staff in isolation is exempted from Physically attending office.

Compensation to staff in case of any casualty due to COVID 19

Staffs donated Rs. 9.14 Crore to PM- Care funds

## Operation

Banks Operations were intact during lockdown:

Alternate Delivery Channel were fully operational

Not much impact on functioning of Branch's /ATMs. Average uptime of about 90%

Meeting were held through video conference

or other audio electronics mode.

## Customer

Special Credit Scheme:

COVID-19 Personal loan/Pensioner loan.

COVID emergency credit loan.

Kishan Tatkal loan scheme COVID-19.

BOI samanya credit card COVID-19.

COVID – 19 emergency support systems scheme 2020 (CESS-2020).

## Others

Proactive measures sanitization, fumigation, etc ) taken up at branch, Office and ATMs.

Bank has also undertaken various activities to support corona warriors by distributing

Face masks, gloves, food packets and grocery items etc.



- ❖ **End to end digitization** of Retail, Agri and MSME loan processing is in process.
- ❖ **Digital Document Execution** rolled out, with Retail Loan processing made automatic by e-signing and e-stamping.
- ❖ Additional **specialized credit processing centres** for Retail, MSME and Agriculture advances being opened for improvement in credit quality as well as TAT.
- ❖ **Lead generation system** upgraded with activation of leads through all Digital channels viz. missed call, SMS, mobile banking, website and introduction of **Analytics based** system.
- ❖ The migration from **FINACLE 7 to FINACLE 10** is on advanced stage; To be implemented by June 2021.
- ❖ Credit Monitoring System has been made robust with close tracking 'Early Warning Signals', regular monitoring of SMA accounts and pool buyout accounts.

- ❖ Second Most Trusted Brand Award in the category of Banks, both by the Reader's Digest as well as the Economic Times for 2020.
- ❖ Best Performing Public Sector Bank in APY campaign Leadership Capital 2.0 (Jan-2020) for MD &CEO.
- ❖ Best Performing Public Sector Bank in APY Formation Day Campaign (FY2019-20) by PFRDA.
- ❖ Infosys Finacle Client Innovation Awards in the category "Product Innovation" for QRCash, 2020.
- ❖ Rajbhasha Kirti Puraskar (1<sup>st</sup> prize) in "B" Region for the year 2019-20 for the excellent performance in official language implementation.



## Guidance for Mar 2021

**\*Deposits Growth 8%**

**\*Credit Growth 7%**

**\*Gross NPA 12%**

**\*Net NPA < 2%**

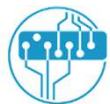
*Continue to Expand the Bank's retail, agriculture and MSME lending profile by leveraging its exiting customer base.*



*Contain funding cost by sourcing low cost deposits such as CASA*



*Focus on improving asset quality and containing NPA levels*



*Leverage technology to increase cross selling opportunities, reduce cost and enhance customer experience*



*Improving our risk management systems to ensure long-term sustainability of our business*

