

निवेशक संबंध विभाग
प्रधान कार्यालय :
स्टार हाउस, सी-5, "जी" ब्लॉक,
8वीं मंजिल,
बान्द्रा कुर्ला संकुल,
बान्द्रा (पूर्व),
मुंबई - 400 051
दूरध्वनि : (022)- 6668 4490
फैक्स : (022)- 6668 4491
ईमेल: headoffice.share@bankofindia.co.in

INVESTOR RELATIONS CELL
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Ref No.:HO:IRC:RB:2020-21:100

Date: 03.08.2020

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.

Dear Sir/Madam,

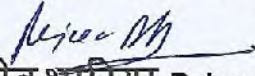
Presentation on Financial Results for Quarter ended 30th June 2020

In compliance of Regulation 46 (2) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, we are attaching the copy of Presentation in respect of Financial Results for the Quarter ended 30th June 2020.

This is for your information and appropriate dissemination.

धन्यवाद Thanking you,

भवदीय Yours faithfully,


(राजीव भाटिया Rajeev Bhatia)
कंपनी सचिव Company Secretary

Encl.: As Above.



Relationship beyond banking



— Performance Analysis —

Q1:FY 2020-21

Performance At A Glance - Business (Q-o-Q)



Business Mix (Deposits + Advances)	Jun19	Mar20	Jun20	Variation (%) over Jun19 Mar20	
<i>Global Business</i>	<i>888,315</i>	<i>972,026</i>	<i>1010675</i>	<i>13.77</i>	<i>3.98</i>
<i>Domestic</i>	<i>751,263</i>	<i>840,209</i>	<i>877292</i>	<i>16.78</i>	<i>4.41</i>
<i>Foreign</i>	<i>137,052</i>	<i>131,817</i>	<i>133383</i>	<i>-2.68</i>	<i>1.19</i>
<i>Global Deposits</i>	<i>512,237</i>	<i>555,505</i>	<i>595235</i>	<i>16.20</i>	<i>7.15</i>
<i>Domestic</i>	<i>427,064</i>	<i>482,539</i>	<i>517577</i>	<i>21.19</i>	<i>7.26</i>
<i>Foreign</i>	<i>85,172</i>	<i>72,966</i>	<i>77658</i>	<i>-8.82</i>	<i>6.43</i>
<i>Global Advances (Gross)</i>	<i>376,078</i>	<i>416,521</i>	<i>415440</i>	<i>10.47</i>	<i>-0.26</i>
<i>Domestic</i>	<i>324,198</i>	<i>357,670</i>	<i>359715</i>	<i>10.96</i>	<i>0.57</i>
<i>Foreign</i>	<i>51,880</i>	<i>58,852</i>	<i>55725</i>	<i>7.41</i>	<i>-5.31</i>

Operating Profit

2271

2845

Jun 19

Jun 20

Cost-Income Ratio

51.47

45.18

Jun'19

Jun' 20

Global Business

888315

1010675

Jun' 19

Jun' 20

CRAR

11.20%

14.35%

9.48%

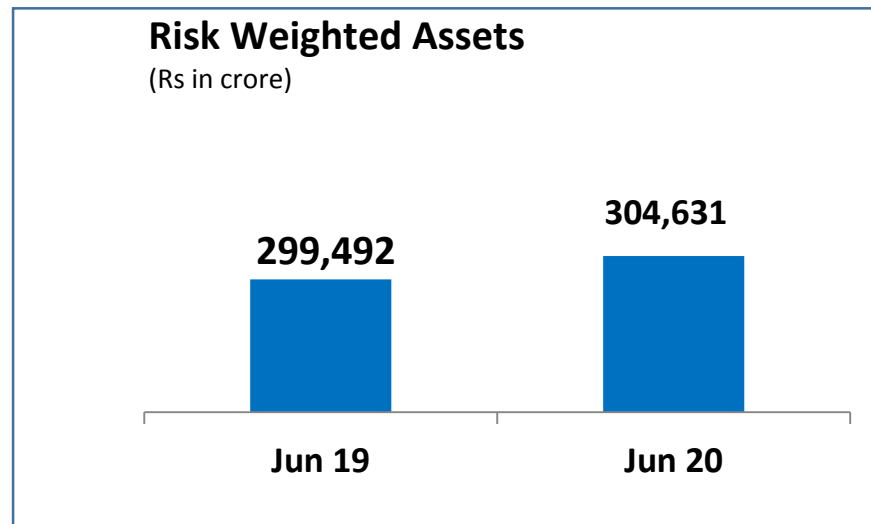
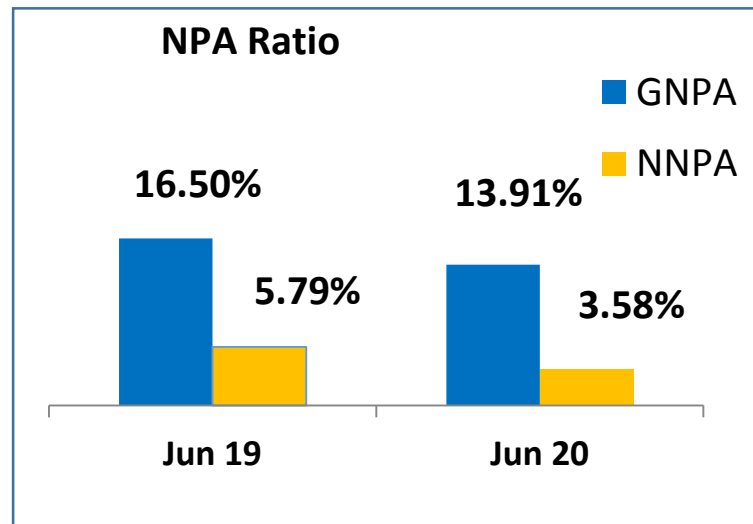
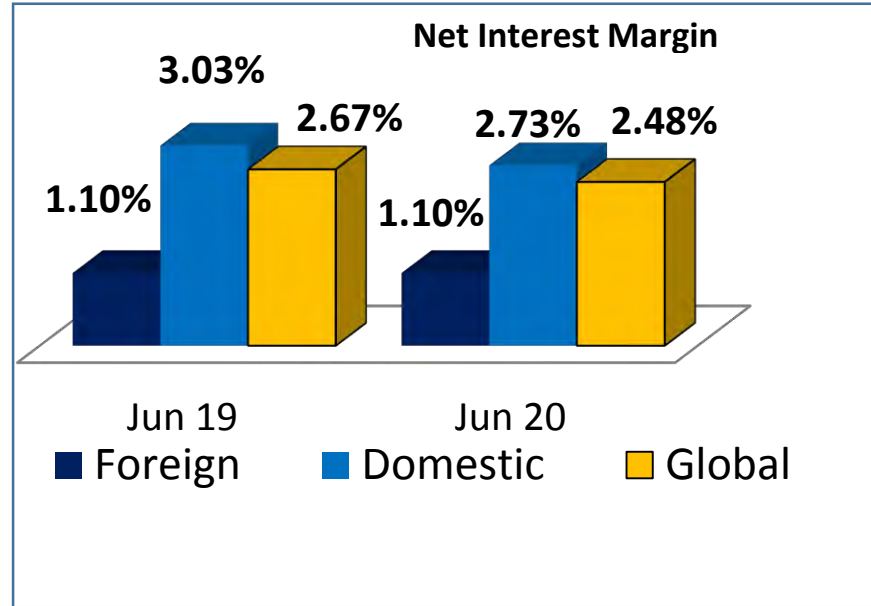
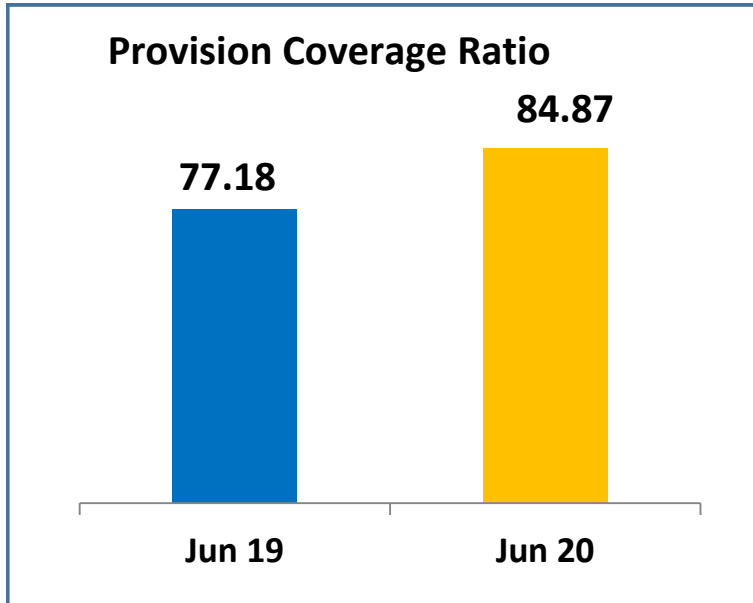
12.76%

Jun 19

Jun 20

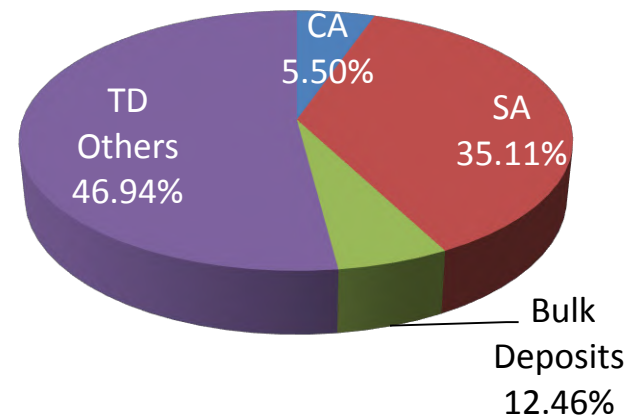
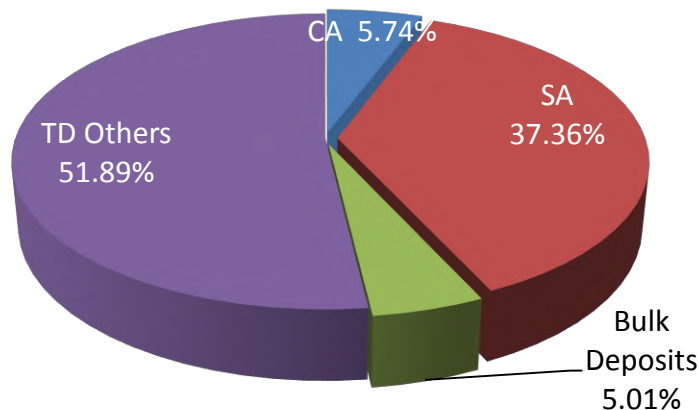
■ Tier 1

■ CRAR



Jun 19

Jun 20



CASA :43.11 %

CASA : 40.60%

(Rs in Crore)

Type of deposits	Jun 19	Mar 20	Jun 20	Y-O-Y Growth
Current Account	24004	26,047	28,069	16.93
Saving Account	156182	171,704	179,301	14.80
CASA	180186	197,751	207,370	15.09

<i>Industry</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Domestic credit Jun 20</i>
<i>Agriculture (Excluding RIDF/PSLC)</i>	<i>50076</i>	<i>52,184</i>	<i>52331</i>	<i>4.50</i>	<i>14.55</i>
<i>MSME</i>	<i>53672</i>	<i>56,092</i>	<i>56,946</i>	<i>6.10</i>	<i>15.83</i>
<i>Retail</i>	<i>56897</i>	<i>60,834</i>	<i>61,605</i>	<i>8.27</i>	<i>17.13</i>
<i>RAM</i>	<i>160645</i>	<i>169,110</i>	<i>170882</i>	<i>6.37</i>	<i>47.51</i>
<i>Corporate & Others</i>	<i>133983</i>	<i>153,146</i>	<i>144,980</i>	<i>8.21</i>	<i>40.30</i>
<i>Govt & Govt Guaranteed Advance</i>	<i>29570</i>	<i>35,414</i>	<i>43,853</i>	<i>48.30</i>	<i>12.19</i>
<i>Total</i>	<i>324198</i>	<i>357,670</i>	<i>359,715</i>		

<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Retail Credit Jun 20</i>
<i>Home</i>	<i>32904</i>	<i>35,994</i>	<i>36,465</i>	<i>10.82</i>	<i>59.19</i>
<i>Mortgage</i>	<i>6780</i>	<i>6,693</i>	<i>6,648</i>	<i>-1.95</i>	<i>10.79</i>
<i>Auto</i>	<i>5100</i>	<i>5,599</i>	<i>5,660</i>	<i>10.98</i>	<i>9.19</i>
<i>Education</i>	<i>3245</i>	<i>3,128</i>	<i>3,122</i>	<i>-3.79</i>	<i>5.07</i>
<i>Personal</i>	<i>1659</i>	<i>1,757</i>	<i>2,184</i>	<i>31.65</i>	<i>3.55</i>
<i>Others*</i>	<i>7209</i>	<i>7,663</i>	<i>7,526*</i>	<i>4.40</i>	<i>12.22</i>
<i>Total</i>	<i>56897</i>	<i>60,834</i>	<i>61,605</i>	<i>8.27</i>	<i>100.00</i>

*Loan/OD against TDR :, Staff Loan :, Other Loan: .

Domestic Credit – Industry-wise



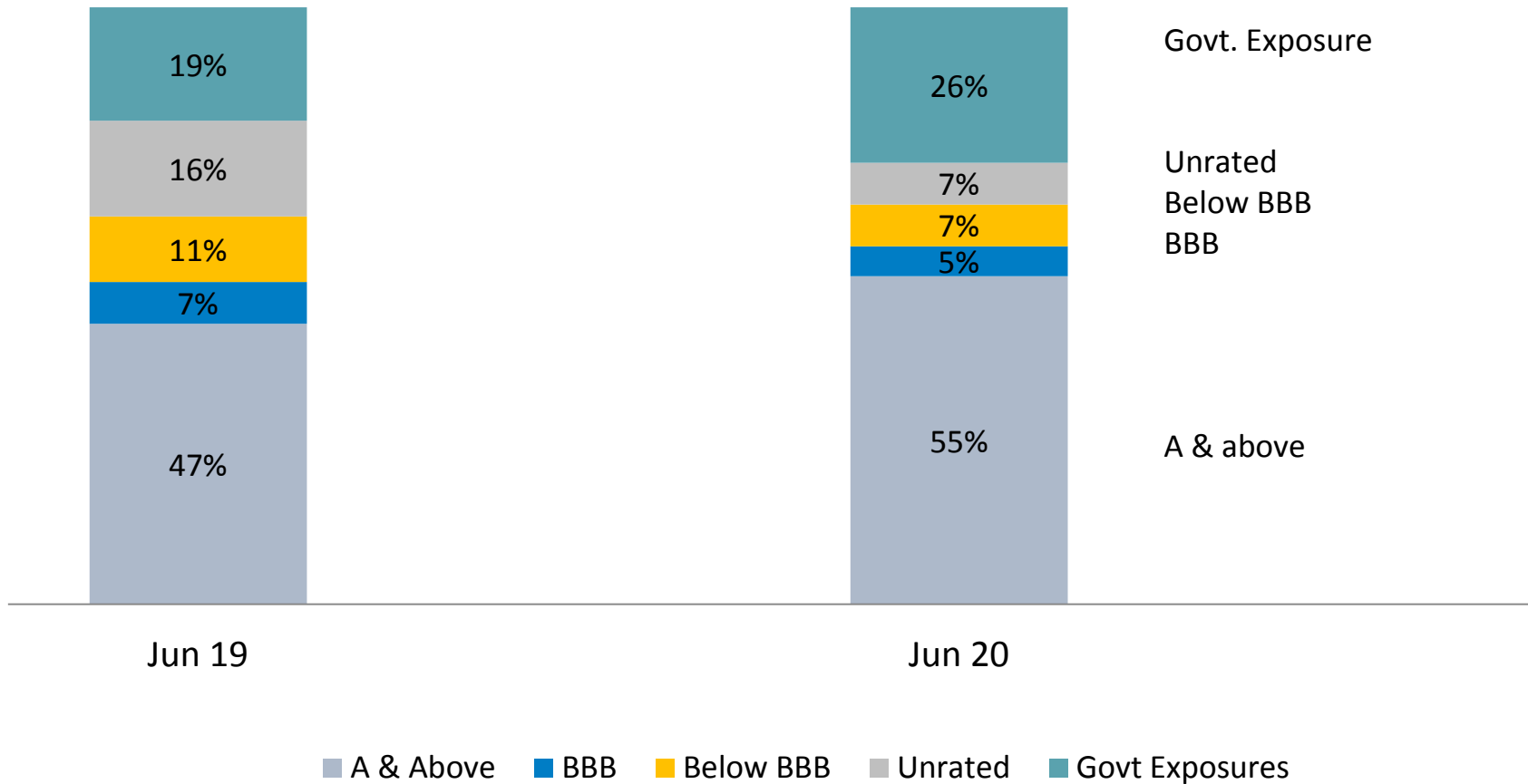
<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Y-O-Y Growth %</i>	<i>% to Domestic Advances</i>
<i>Infrastructure</i>	<i>51,012</i>	<i>54,447</i>	<i>55,222</i>	<i>8.25</i>	<i>15.35</i>
<i>Basic Metal & Metal products</i>	<i>13,673</i>	<i>13,571</i>	<i>13,838</i>	<i>1.21</i>	<i>3.85</i>
<i>Textiles</i>	<i>8,087</i>	<i>8,421</i>	<i>8,402</i>	<i>3.90</i>	<i>2.34</i>
<i>Gems & Jewellery</i>	<i>4,845</i>	<i>4,634</i>	<i>4,508</i>	<i>-6.96</i>	<i>1.25</i>
<i>Chemicals & Chemical products</i>	<i>5,418</i>	<i>4,402</i>	<i>4,390</i>	<i>-18.97</i>	<i>1.22</i>
<i>Vehicles, vehicle parts & Transport equipment</i>	<i>3,106</i>	<i>2,972</i>	<i>2,988</i>	<i>-3.80</i>	<i>0.83</i>
<i>Rubber, Plastic & their products</i>	<i>1,855</i>	<i>1,924</i>	<i>1,914</i>	<i>3.18</i>	<i>0.53</i>
<i>Construction</i>	<i>4,988</i>	<i>4,414</i>	<i>4,427</i>	<i>-11.25</i>	<i>1.23</i>
<i>Real Estate(Incl CRE+HFC)</i>	<i>61,161</i>	<i>75,090</i>	<i>75,993</i>	<i>24.25</i>	<i>21.13</i>
<i>NBFC(Excl HFC)</i>	<i>24,636</i>	<i>26,370</i>	<i>28,363</i>	<i>15.13</i>	<i>7.88</i>
<i>Other Industries</i>	<i>26,650</i>	<i>29,168</i>	<i>26,994</i>	<i>1.29</i>	<i>7.50</i>
<i>Total</i>	<i>210,813</i>	<i>225,413</i>	<i>227,041</i>	<i>7.70</i>	<i>63.12</i>

Priority Sector Advances



<i>Industry</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Y-O-Y Growth%</i>	<i>% to ANBC</i>
<i>Agriculture</i>	<i>51766</i>	<i>52918</i>	<i>54894</i>	<i>6.04</i>	<i>17.59</i>
<i>Out of which, S&MF</i>	<i>25730</i>	<i>26476</i>	<i>26727</i>	<i>3.88</i>	<i>8.56</i>
<i>MSME</i>	<i>50244</i>	<i>54273</i>	<i>53029</i>	<i>5.54</i>	
<i>Out of which, Micro</i>	<i>25700</i>	<i>27040</i>	<i>28211</i>	<i>9.77</i>	<i>9.04</i>
<i>Housing Loan</i>	<i>17210</i>	<i>18058</i>	<i>18363</i>	<i>6.70</i>	
<i>Educational Loan</i>	<i>3129</i>	<i>2876</i>	<i>2874</i>	<i>-8.14</i>	
<i>Others</i>	<i>1102</i>	<i>217</i>	<i>251</i>	<i>-77.24</i>	
<i>Total Priority Sector Advances</i>	<i>123,452</i>	<i>128,342</i>	<i>129,411</i>	<i>4.83</i>	<i>41.46</i>

<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>Y-O-Y (%)</i>
<i>Power</i>	<i>33599</i>	<i>34,196</i>	<i>34,695</i>	<i>3.26</i>
<i>a) SEBs</i>	<i>12946</i>	<i>13,917</i>	<i>14,720</i>	<i>13.70</i>
<i>b) Others</i>	<i>20653</i>	<i>20,279</i>	<i>19,975</i>	<i>-3.28</i>
<i>Roads and Ports</i>	<i>12384</i>	<i>13,398</i>	<i>13,717</i>	<i>10.76</i>
<i>Telecom</i>	<i>488</i>	<i>492</i>	<i>482</i>	<i>-1.23</i>
<i>Other Infrastructure</i>	<i>4541</i>	<i>6,361</i>	<i>6,329</i>	<i>39.37</i>
<i>Total</i>	<i>51012</i>	<i>54,447</i>	<i>55,222</i>	<i>8.25</i>



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

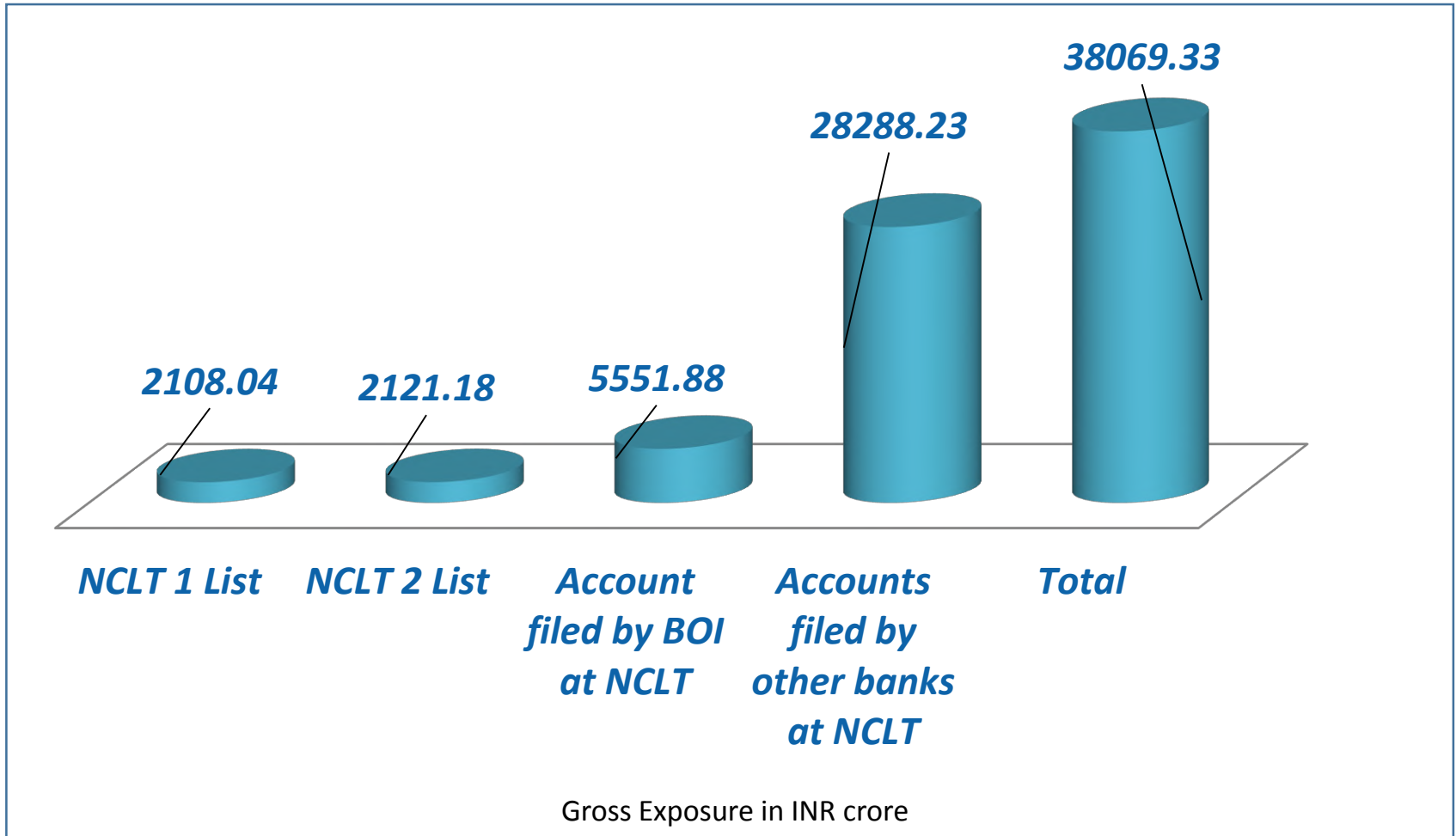
VERTICAL	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S	No. of Borrowers	FB+NFB O/S
	<i>Jun19</i>		<i>Mar20</i>		<i>Jun20</i>	
SMA-1	91	1296	62	1,773	15	1151
SMA-2	96	5579	55	2,370	22	2149
TOTAL	187	6875	117	4,143	37	3300

Sector wise breakup of Restructured Advances 30.06.2020



(Rs. In Crore)

Sector	Jun-19		Jun-20	
	NO. OF ACCOUNT	AMOUNT	NO. OF ACCOUNT	AMOUNT
INFRA	15	1580	14	1951
INFRA-POWER	11	1382	10	1745
INFRA-TELECOM	--	--	--	--
INFRA-ROADS & PORTS	3	122	3	119
INFRA-OTHERS	1	76	1	88
AVIATION	1	3614	1	1618
TEXTILES	11	42	21	65
ENGG	5	63	10	81
SUGAR	3	40	1	31
PHARMA	2	14	2	11
STEEL	4	52	5	51
CEMENT	8	192	18	199
SERVICES	10	99	16	125
HOTELS	10	108	15	106
OTHER METAL	4	21	8	22
AGRICULTURE	20	75	29	121
AUTOMOBILES	3	11	4	12
SERVICE-TRANSPORT RELATED	8	71	12	76
OTHERS	76952	2637	162698	4567
Standard Restructured Advances (Domestic)	77056	8619	162854	9037
Standard Restructured Advances (Overseas)	2	51	2	31
Standard Restructured Advances (Total)	77058	8670	162856	9068



<i>Item</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>
<i>Gross NPA</i>	<i>62068</i>	<i>61550</i>	<i>57788</i>
<i>Net NPA</i>	<i>19288</i>	<i>14320</i>	<i>13275</i>
<i>Gross NPA %</i>	<i>16.50</i>	<i>14.78</i>	<i>13.91</i>
<i>Net NPA %</i>	<i>5.79</i>	<i>3.88</i>	<i>3.58</i>
<i>Provision Coverage Ratio (%)</i>	<i>77.18</i>	<i>83.74</i>	<i>84.87</i>

<i>Item</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>
<i>Opening Balance</i>	<i>60661</i>	<i>61,730</i>	<i>61550</i>
<i>Less :</i>			
<i>Recovery</i>	<i>1052</i>	<i>1,279</i>	<i>546</i>
<i>Upgradation</i>	<i>535</i>	<i>27</i>	<i>113</i>
<i>Write Off</i>	<i>689</i>	<i>1,638</i>	<i>3505</i>
<i>Total reduction</i>	<i>2276</i>	<i>2,944</i>	<i>4164</i>
<i>Slippages</i>	<i>3683</i>	<i>2,764</i>	<i>402</i>
<i>Closing Balance</i>	<i>62068</i>	<i>61,550</i>	<i>57788</i>

Breakup of Gross NPA



<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	<i>% to Domestic Credit</i>	
				<i>Jun 19</i>	<i>Jun 20</i>
<i>Large Corporate</i>	<i>32372</i>	<i>31,799</i>	<i>28,367</i>	<i>9.99</i>	<i>7.89</i>
<i>MSME</i>	<i>9419</i>	<i>8,889</i>	<i>8,814</i>	<i>2.91</i>	<i>2.45</i>
<i>AGRICULTURE</i>	<i>9063</i>	<i>9,044</i>	<i>8,925</i>	<i>2.80</i>	<i>2.48</i>
<i>RETAIL</i>	<i>1938</i>	<i>1,806</i>	<i>1,746</i>	<i>0.60</i>	<i>0.49</i>
<i>TOTAL (Domestic)</i>	<i>52792</i>	<i>51538</i>	<i>47,852</i>	<i>16.28</i>	<i>13.30</i>
<i>Total (Overseas)</i>	<i>9276</i>	<i>10012</i>	<i>9,935</i>	<i>17.88</i>	<i>17.83</i>
<i>Total (Global)</i>	<i>62068</i>	<i>61550</i>	<i>57,788</i>	<i>16.50</i>	<i>13.91</i>

Investments (Domestic)



	<i>Jun 19</i>			<i>Jun 20</i>		
<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>27995</i>	<i>77105</i>	<i>204</i>	<i>43309</i>	<i>76162</i>	<i>64</i>
<i>Of Which:</i>						
<i>Government Securities</i>	<i>27995</i>	<i>77105</i>	<i>204</i>	<i>43309</i>	<i>76162</i>	<i>64</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>1.42</i>	<i>N.A</i>	<i>4.33</i>	<i>1.56</i>	<i>N.A</i>	<i>8.55</i>
<i>Non SLR Investments</i>	<i>14770</i>	<i>23616</i>	<i>1</i>	<i>14052</i>	<i>26949</i>	<i>1</i>
<i>M Duration</i>	<i>3.24</i>	<i>N.A</i>	<i>--</i>	<i>3.11</i>	<i>N.A</i>	<i>-</i>
<i>Total</i>	<i>42765</i>	<i>100721</i>	<i>205</i>	<i>57361</i>	<i>103111</i>	<i>65</i>

Net Interest Income – (Quarter ended)



<i>Particulars</i>	<i>Quarter ended</i>			<i>YoY Variation (Qtr) %</i>
	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	
<i>Interest Income</i>	<i>10332</i>	<i>10,528</i>	<i>10234</i>	<i>-0.95</i>
<i>a. From Advances</i>	<i>6924</i>	<i>7,207</i>	<i>6992</i>	<i>0.98</i>
<i>b. From Investments</i>	<i>2631</i>	<i>2,770</i>	<i>2803</i>	<i>6.54</i>
<i>c. From Money Market Operations & Others</i>	<i>776</i>	<i>550</i>	<i>439</i>	<i>-43.43</i>
<i>Interest Expended</i>	<i>6847</i>	<i>6,735</i>	<i>6753</i>	<i>-1.37</i>
<i>a. On Deposits</i>	<i>5847</i>	<i>5,960</i>	<i>6194</i>	<i>5.93</i>
<i>b. On Borrowings</i>	<i>767</i>	<i>582</i>	<i>366</i>	<i>-52.28</i>
<i>c. Subordinated Bonds & Others</i>	<i>231</i>	<i>192</i>	<i>193</i>	<i>-16.45</i>
<i>Net Interest Income</i>	<i>3485</i>	<i>3,793</i>	<i>3481</i>	<i>-0.11</i>

Non-Interest Income – (Quarter ended)



<i>Particulars</i>	<i>Quarter ended</i>			<i>YOY Variation (Qtr) %</i>
	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>	
<i>Commission, Exchange & Brokerage</i>	321	326	222	-30.84
<i>Profit from Sale of Investments</i>	173	243	914	428.32
<i>Profit from Exchange Transactions</i>	294	418	333	13.27
<i>Recovery In W/o accounts</i>	89	252	30	-66.29
<i>Other Non Interest Income</i>	318	449	208	-34.59
<i>Total Non-Interest Income</i>	1195	1688	1707	42.85

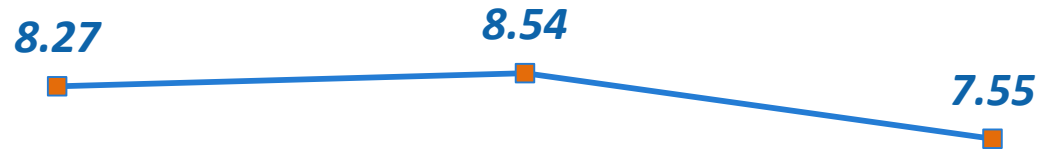
<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>
<i>Operating Profit</i>	<i>2271</i>	<i>2,653</i>	<i>2845</i>
<i>Provisions for</i>			
<i>B&D</i>	<i>1873</i>	<i>7,316</i>	<i>767</i>
<i>Standard Assets</i>	<i>(89)</i>	<i>632</i>	<i>759*</i>
<i>NPV / Others</i>	<i>6</i>	<i>87</i>	<i>2</i>
<i>Depreciation on Investment</i>	<i>121</i>	<i>107</i>	<i>-16</i>
<i>Total Provisions before Tax</i>	<i>1911</i>	<i>8142</i>	<i>1512</i>
<i>Taxation</i>	<i>117</i>	<i>(1918)</i>	<i>489</i>
<i>Net Profit (PAT)</i>	<i>243</i>	<i>(3571)</i>	<i>844</i>

* In the current quarter ended June 30, 2020 as a matter of prudence Bank has made an additional provision of Rs.620.30 Crore in the stressed accounts wherein moratorium due to COVID-19 pandemic was extended accordingly . The total provision of Rs.1034.78 crore is held by Bank as on June 30, 2020.

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



◆ *Cost Of Deposits* ■ *Yield On Advance*



Jun-19

Mar-20

Jun-20

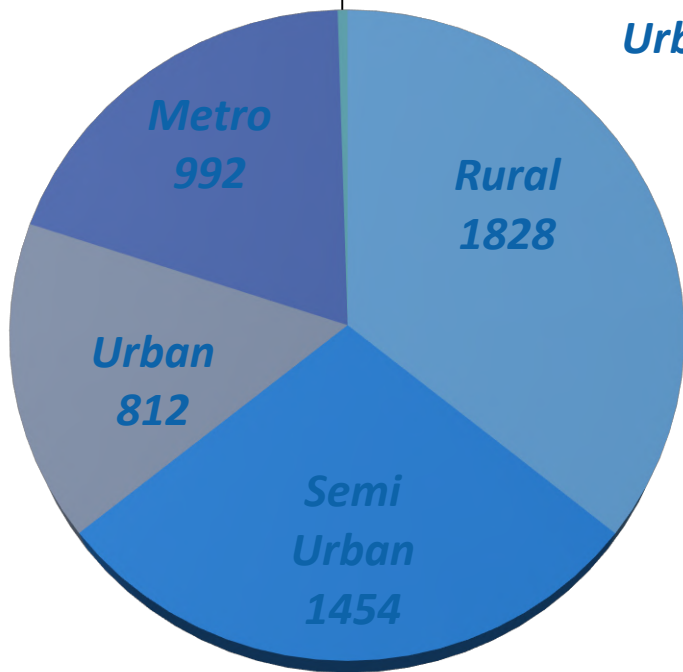
<i>Particulars</i>	<i>Jun 19</i>			<i>Jun 20</i>		
	<i>Domestic</i>	<i>Foreign</i>	<i>Global</i>	<i>Domestic</i>	<i>Foreign</i>	<i>Global</i>
<i>Cost of Deposits</i>	5.17	1.66	4.56	4.81	1.04	4.32
<i>Yield on Advances</i>	8.94	4.00	8.27	8.30	2.65	7.55
<i>Yield on Investments</i>	7.44	6.11	7.38	7.02	6.31	6.99
<i>Net Interest Margin (NIM)</i>	3.03	1.10	2.67	2.73	1.10	2.48
<i>Cost to Income Ratio</i>	53.08	29.24	51.47	46.03	30.57	45.18
<i>Return on Assets (ROA)</i>	0.01	0.85	0.14	0.55	-0.18	0.46
<i>Return on equity (ROE)</i>	-	-	3.72	-	-	15.53
<i>Credit Cost (Annualised)</i>	2.55	0.18	2.22	0.68	1.79	0.83
<i>Slippage Ratio</i>	-	-	1.14	-	-	0.11
<i>Provision Coverage Ratio</i>	77.33	76.17	77.18	83.83	91.56	84.87

Capital Adequacy – Basel-III



<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>
<i>Capital Adequacy - Basel III</i>			
<i>CET1 Capital</i>	33359	29,059	28,827
<i>Tier I Capital</i>	33546	29,119	28,887
<i>Tier II Capital</i>	9434	9,419	9,980
<i>Total Capital(CRAR)</i>	42980	38,538	38,867
<i>Total Assets</i>	606543	656,995	681,342
<i>Risk Weighted Assets</i>	299492	294,189	304,631
<i>CET1 (%) including CCB</i>	11.14	9.88	9.46
<i>Tier I (%)</i>	11.20	9.90	9.48
<i>Tier II (%)</i>	3.15	3.20	3.28
<i>Capital Adequacy Basel III (%) including CCB</i>	14.35	13.10	12.76

Overseas
as
23

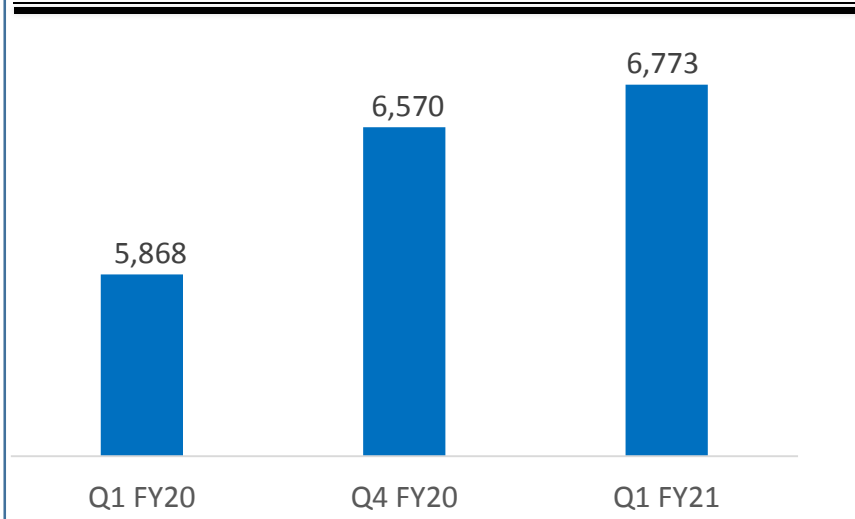


■ *Rural*

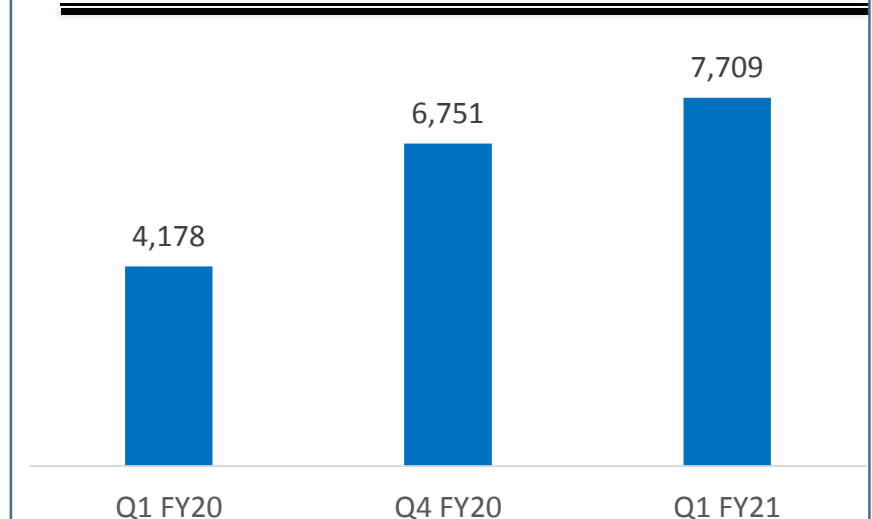
■ *Semi-Urban*

<i>Particulars</i>	<i>Jun 19</i>	<i>Mar 20</i>	<i>Jun 20</i>
<i>Rural</i>	1832	1828	1828
<i>Semi-urban</i>	1454	1454	1454
<i>Urban</i>	811	810	812
<i>Metro</i>	993	991	992
<i>Domestic Branches</i>	5090	5083	5086
<i>Overseas Branches</i>	25	23	23
<i>Total</i>	5115	5106	5109

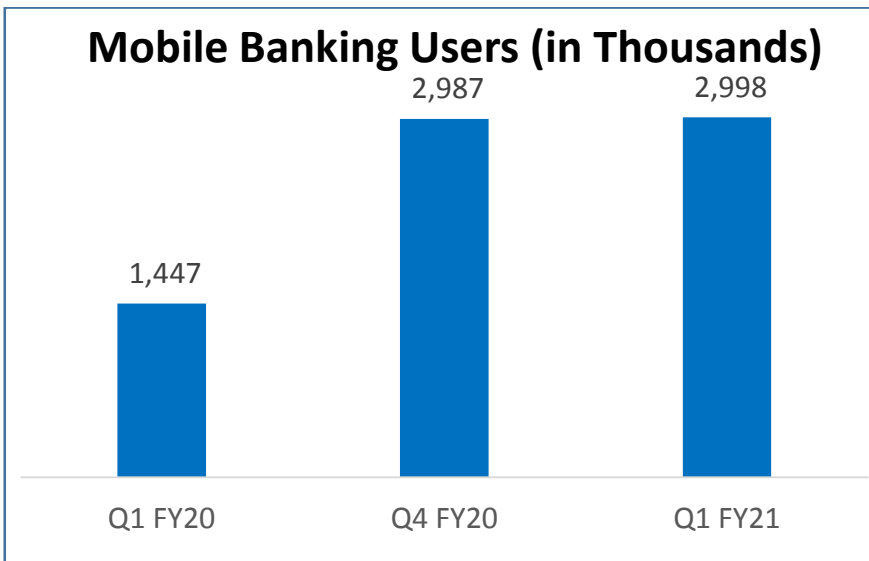
Internet Banking Users (in Thousands)



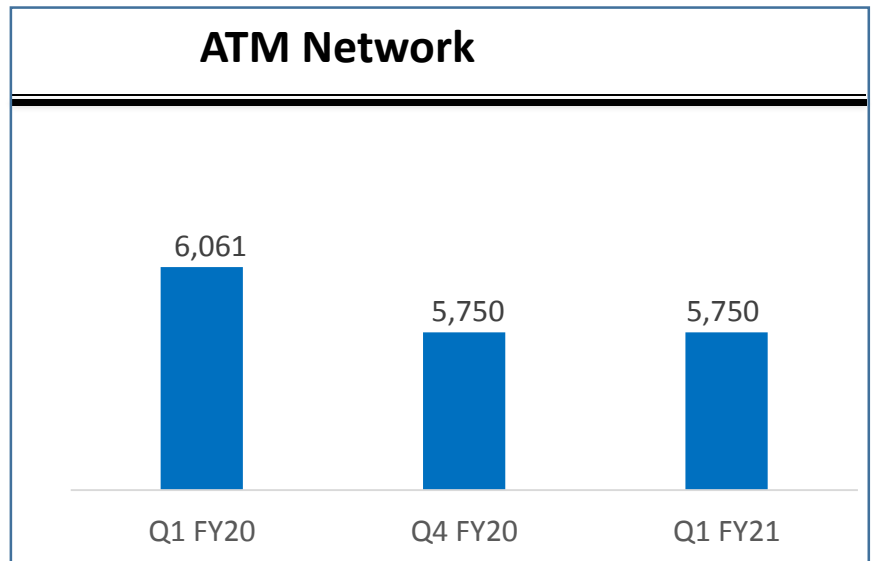
UPI Users (in Thousands)



Mobile Banking Users (in Thousands)



ATM Network





PMJDY



Prime Minister's Social Security Schemes

Sureksha Bima Yojana

• Accident Insurance upto Rs. 2 Lakhs
• Annual Premium just Rs. 12/-

Jeevan Jyoti Bima Yojana

• Life Insurance worth Rs. 2 Lakhs
• Annual Premium just Rs. 330/-

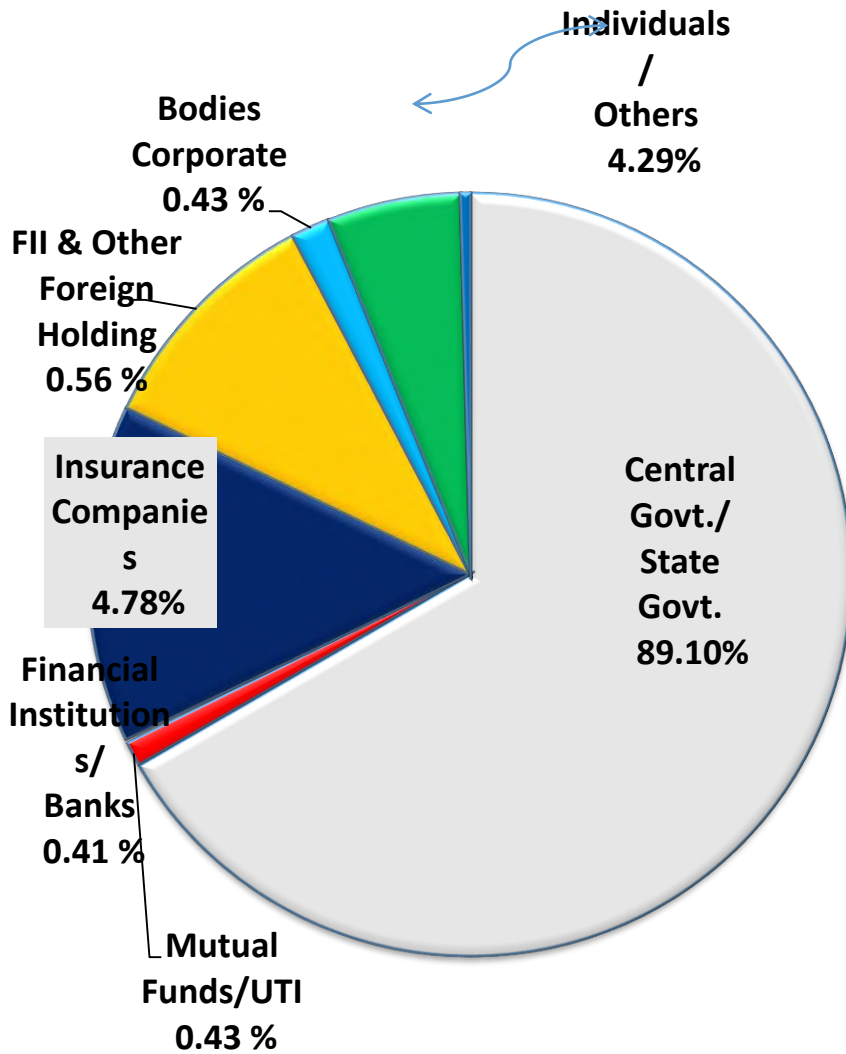
Atal Pension Yojana

• Monthly Pension from Rs. 1000/- to Rs. 5000/- depending on contribution

Period of Insurance, Annual: 1st June- 31st May

Your bank account is now key to security as well

Particulars	As on 30.06.2019		As on 30.06.2020	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	221	5,931	238	8,646
Zero Balance Accts (Lacs)	36	-	21	-
PMSBY (Lacs)	47	-	61	-
PMJJBY (Lacs)	18	-	24	-
APY (Lacs)	8	-	11	-
PMMY Shishu	716795	2,837	860883	2,201
PMMY Kishor	494914	9,954	749101	15,607
PMMY Tarun	109248	8,322	157649	12,554
PMMY Total	1320957	21,114	1767633	30,362



BANK OF INDIA - EQUITY		As on 30.06.2020	
Category	Shares	% to Capital	
Promoter(Government of India)	2919690866	89.10	
Foreign Financial Institution Investor	18509225	0.56	
Financial Institution/Bank	13495959	0.41	
Insurance Company	156617565	4.78	
Mutual Funds	13967064	0.43	
Bodies Corporate	14086226	0.43	
Indian public	136773072	4.17	
Others	3783373	0.12	
Total	3276923350	100.00	

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
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.*

	Jun-19	Mar-20 (Full Year)	Jun-20	Y - O - Y Growth	Jun-19	Mar-20 (Full Year)	Jun-20	Y - O - Y Growth
	(Amt Crore)				(Amt Crore)			
	<u>BOI Shareholding Ltd</u>				<u>BOI Merchant Banker Ltd</u>			
- Revenue	3.47	12.38	2.81	-18.94%	0.22	1.76	0.22	-1.30%
- Net Profit	1.77	5.19	1.14	-35.55%	0.0	0.56	-0.02	-502.50%
- Net Worth	32.62	32.43	33.57	2.90%	14.26	14.82	14.80	3.77%
	(Amt Crore)				(Amt Lacs)			
	<u>BOI AXA Investment Mnagers Pvt Ltd</u>				<u>BOI AXA Trustee Services Pvt Ltd</u>			
- Revenue	8.14	25.45	5.07	-37.66%	3.70	12.12	2.07	-44.05%
- Net Profit	0.56	-5.84	-1.98	-456.95%	-0.04	-0.34	-0.01	-75.00%
- Net Worth	59.21	52.81	50.83	-14.16%	21.41	21.11	21.11	-1.40%
- AUM	2615.73	1927	1955.87	-25.23%				

(Rs in Crore)

INR Crores	BOI Tanzania Ltd				BOI Uganda Ltd			
	Jun-19	Mar-20	Jun-20	YOY Growth	Jun-19	Mar-20	Jun-20	YOY Growth
Deposits	327.04	376.06	381.35	16.61	357.00	467.68	480.00	34.45
Advances	215.03	247.47	243.54	13.26	269.90	352.36	355.64	31.77
Operating Profit	4.05	12.47	3.04	-25.06	3.86	15.05	5.63	45.91
Net Profit	3.25	6.64	1.09	-66.61	1.56	12.47	2.92	87.70
NPA Gross	13.96	20.20	20.76	48.71	-	0.08	4.76	-
NPA Net	9.38	11.57	10.87	15.88	-	-	3.77	-
NPA Gross %age	5.94	8.15	8.52	43.43	-	0.02	1.34	-
NPA Net %age	3.99	4.66	4.48	12.28	-	-	0.76	-
INR Crores	BOI New Zealand Ltd				PT BOI Indonesia Tbk			
	Jun-19	Mar-20	Jun-20	YOY Growth	Jun-19	Mar-20	Jun-20	YOY Growth
Deposits	138.27	133.81	136.87	-1.01	1115.56	1236.81	1303.30	16.83
Advances	284.45	261.26	280.61	-1.35	1059.61	976.02	1069.83	0.96
Operating Profit	1.10	3.03	1.68	53.21	11.13	41.00	2.60	-76.60
Net Profit	0.78	1.11	1.42	82.59	0.89	11.11	0.98	10.39
NPA Gross	-	-	-	-	56.74	43.28	49.76	-12.30
NPA Net	-	-	-	-	32.58	21.49	26.05	-20.04
NPA Gross %age	-	-	-	-	4.93	4.44	4.66	-5.48
NPA Net %age	-	-	-	-	3.06	2.25	2.49	-18.63

- *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.*
- *Document management system (DMS) has been introduced for retrieval of documents and also helps us to store, track, manage and access our data in a more flexible and hassle free way.*
- *COVID-19 related specific loans/working capital/scheme promotion has been done using SMS and custom URL, using our BOI website.*
- *BOI SEVA – OUR Chatbot is launched on website in Hindi and English Version.*
- *As an FI initiative, seamless ICT Technology based basic banking services enabled in Rural & unbanked areas.*
- *Web-based - Retail Online Module: launched to improve productivity and customer service by reducing turnaround time.*
- *Tech-driven Credit Monitoring System for tracking of ‘Early Warning Signals’ under implementation.*
- *The migration of Technical platform from FINACLE 7 to FINACLE 10, is on advance stage.*

- *“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.*
- *Debit Card Control App & Credit Card Control App have been launched to enable customers to have a full control over the card activity.*
- *Door Step Banking(DSB) through Universal Touch points (Call Centre, Website and an App) has been introduced for providing banking services to customers from the Agents engaged by the Bank.*
- *In line with the GOI initiative for cashless and digital nation, Payment gateway solutions provided for various government, PSU and autonomous organization (such as NHAI, National Seeds Corporation, RITES India Ltd, BHEL etc).*
- *Dashboard created for monitoring of accounts opened for two project (STRIVE, NIESBUD) started by Ministry of Skill Development and Entrepreneurship.*

Bank of India has won the second Most Trusted Brand Award in the Banks category awarded by the Reader's Digest Trusted Brand, 2019.

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.

Bank has won Infosys Finacle Clients Innovation Award 2019.



Expand the Bank's retail, agriculture and MSME lending profile by leveraging its existing customer base



Continue to 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

Thank You