



# PERFORMANCE ANALYSIS

Q2 FY 2022-23

# External Rating and Branch Networks

## External Rating of Bank of India

### Domestic Long Term Rating

Rating Agency	Rating
Infomeric	AAA (Stable)
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)

### Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

### Overseas Rating

Rating Agency	Rating
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

## Global Branch Networks

Branch Network	Sep-2021	Jun-2022	Sep-2022
<b>Domestic Branches</b>	5,085	5,103	5,102
- Metro	990	989	986
- Urban	812	820	820
- Semi Urban	1,455	1,457	1,457
- Rural	1,828	1,837	1,837
- Digital Banking Units	-	-	2
<b>Overseas Branches</b>	22	22	21
<b>Total No. of Branches</b>	5,107	5,125	5,123

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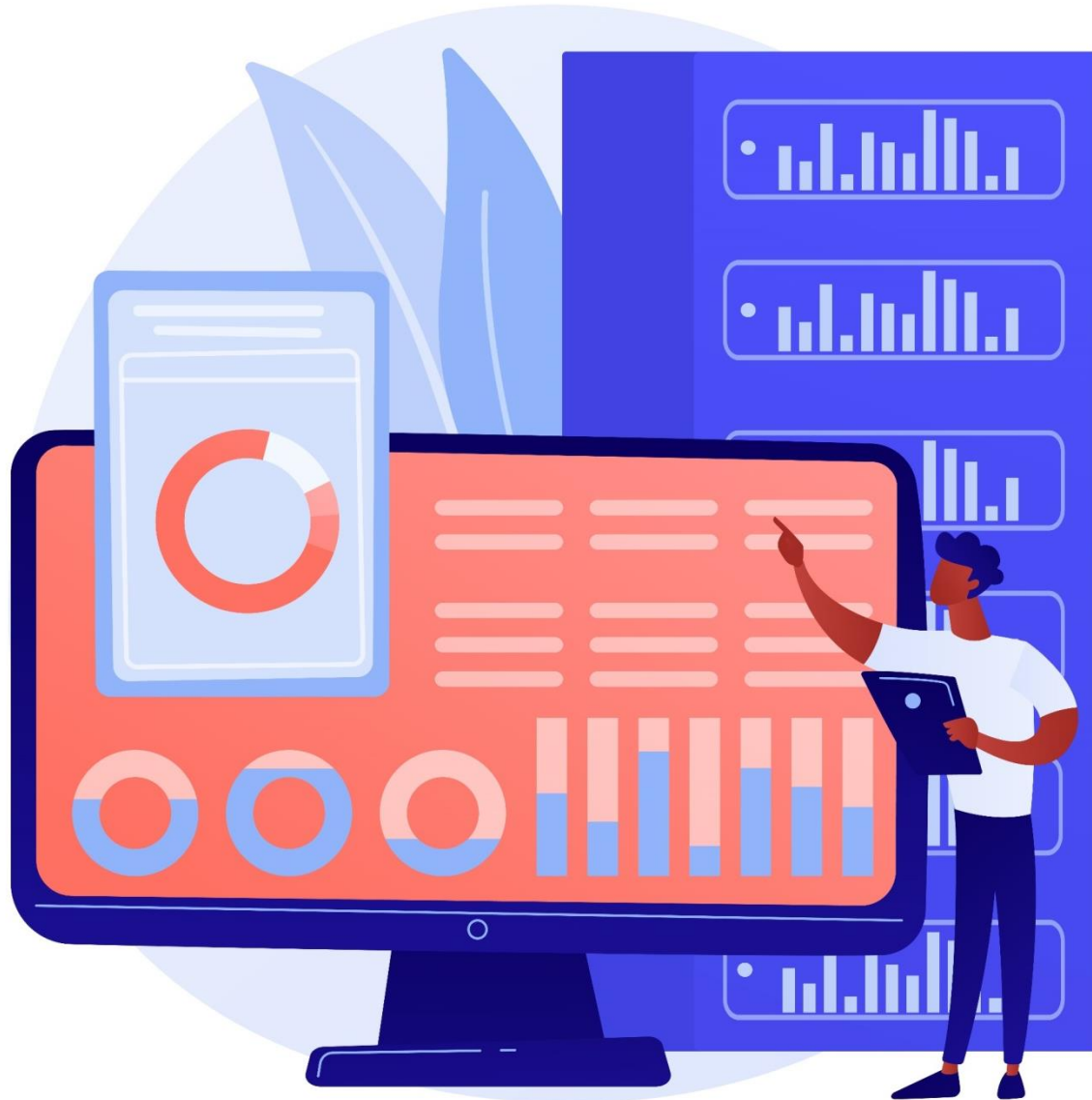




# Key Highlights

## Performance Highlights (Q2FY23 - YOY)

<b>Total Business</b>	<b>CASA</b>	<b>Provision Cover %</b>	<b>Cost of Deposit</b>
Increased by 10.61% ↑	Increased by 4.05% ↑	Increased by 115 bps ↑	Decreased by 21 bps ↓
<b>Gross Advances</b>	<b>Agri. Advances</b>	<b>MSME Advances</b>	<b>Retail Advances</b>
Increased by 17.89% ↑	Increased by 12.87% ↑	Increased by 9.22% ↑	Increased by 23.37% ↑
<b>Operating Profit</b>	<b>NIM %</b>	<b>Gross NPA %</b>	<b>Net NPA %</b>
Increased by 26% ↑	Increased by 62 bps ↑	Decreased by 349 bps ↓	Decreased by 87 bps ↓

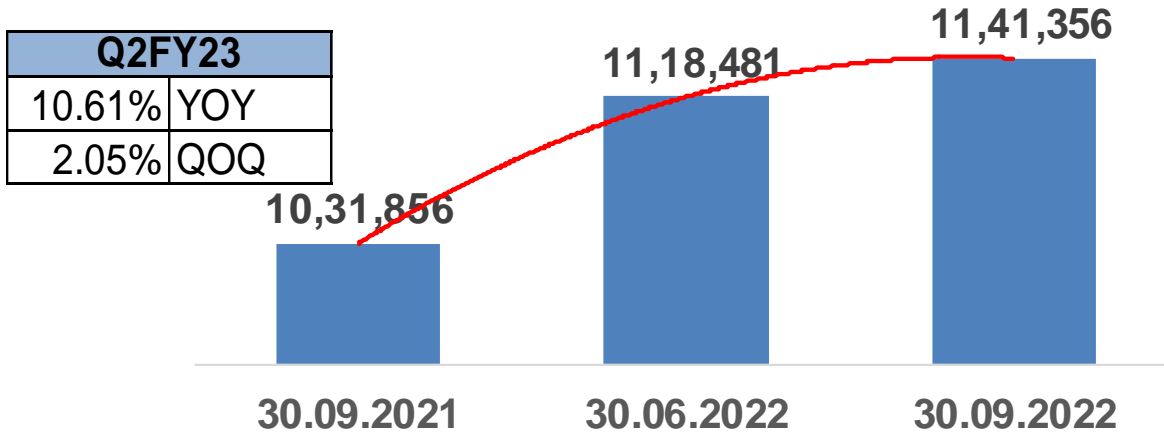


# Business Performance

# Global Business

## Global Business Mix

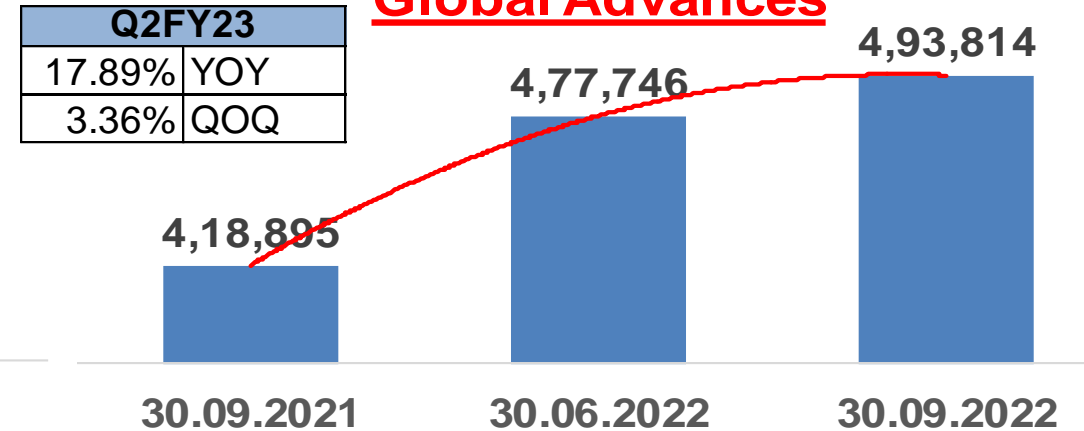
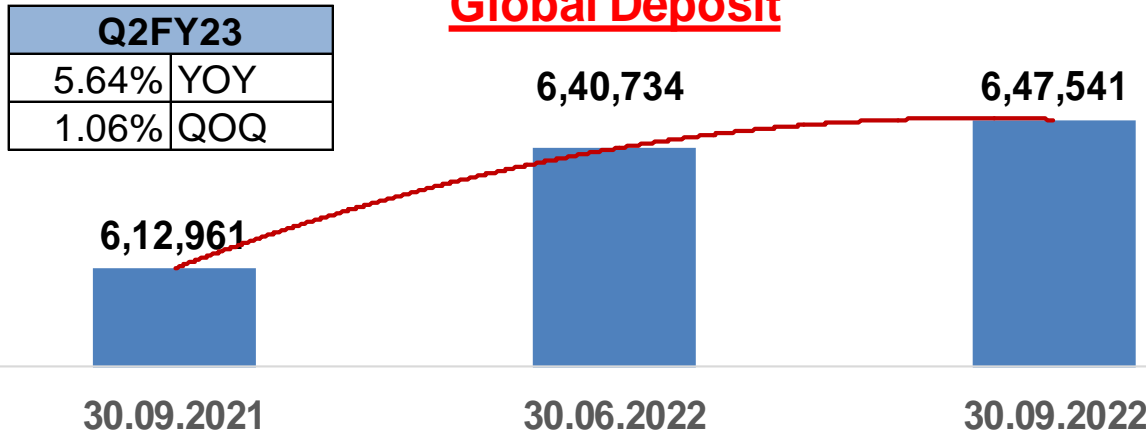
(Amount in INR crores)



Particulars	Q2FY22	Q1FY22	Q2FY23
Credit Deposit Ratio (Global)	68.34%	74.56%	76.26%

## Global Deposit

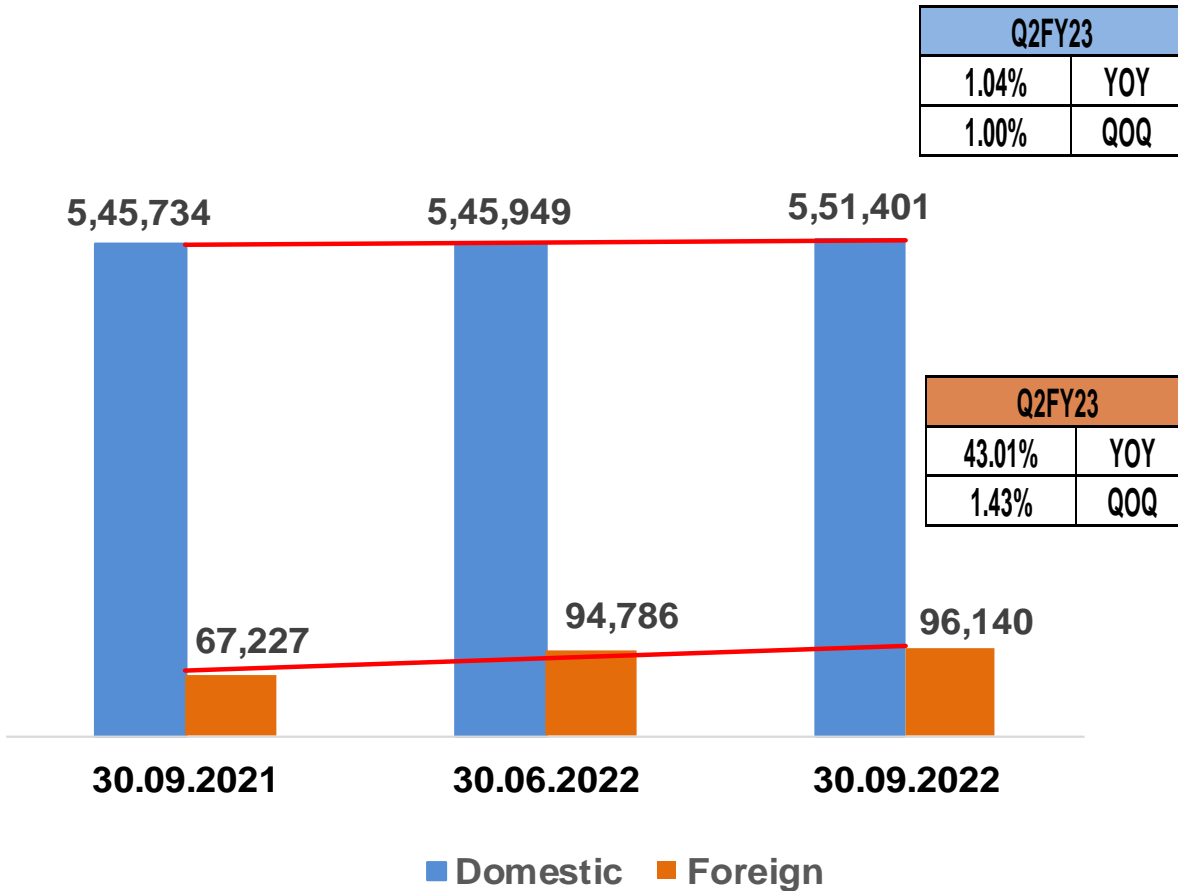
## Global Advances



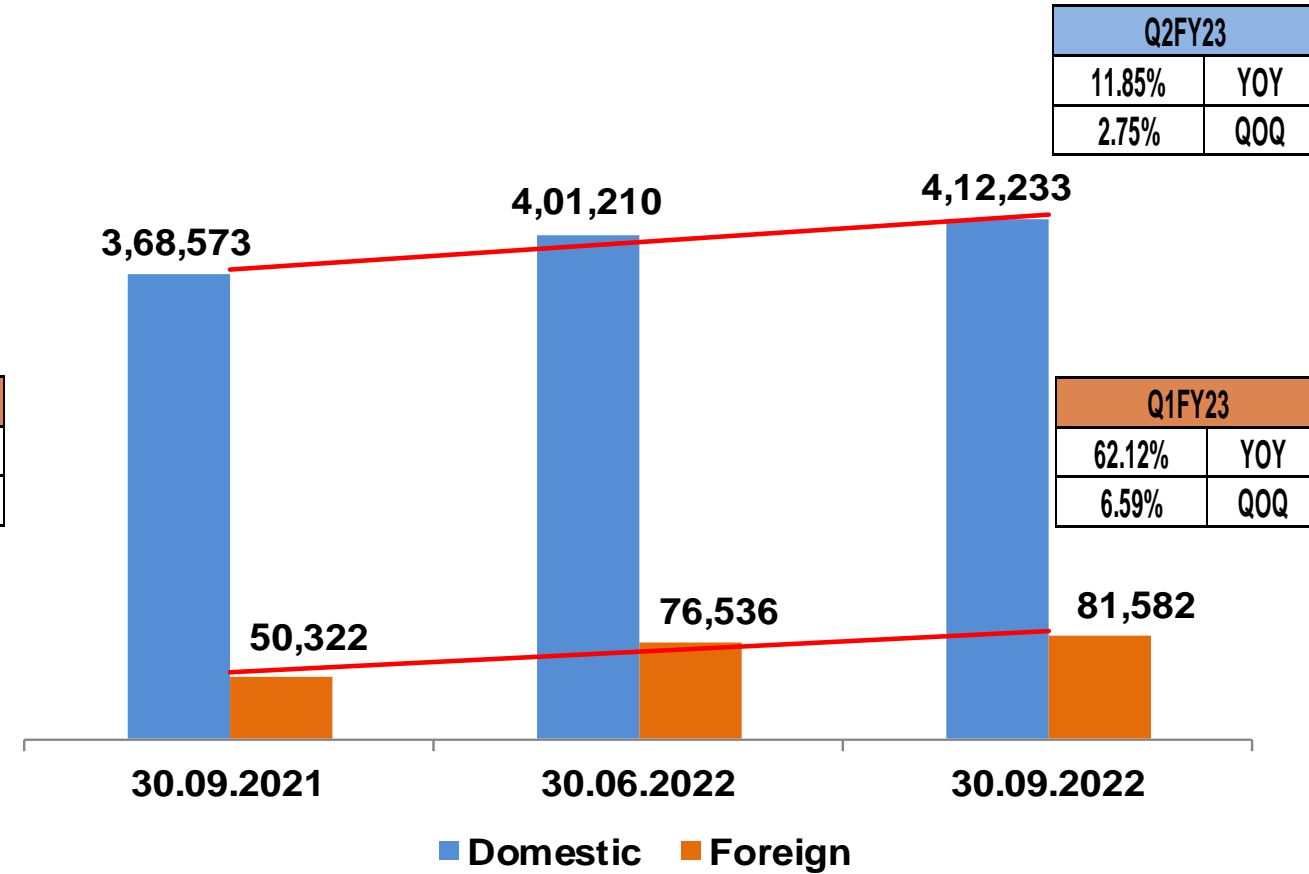
# Deposits & Advances: Global

(Amount in INR crores)

## Domestic and Overseas Deposits



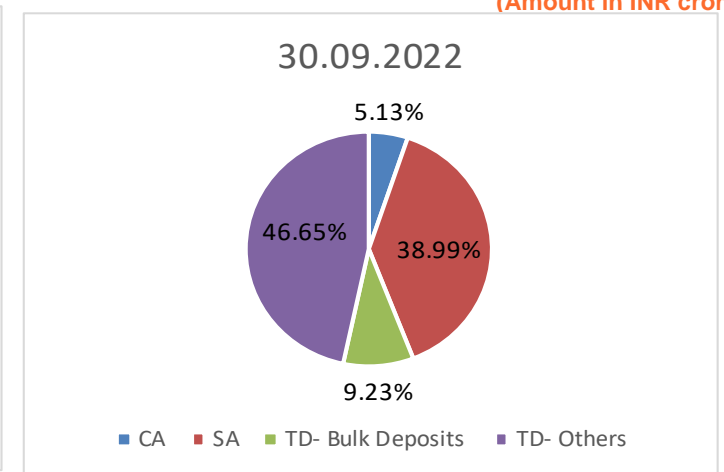
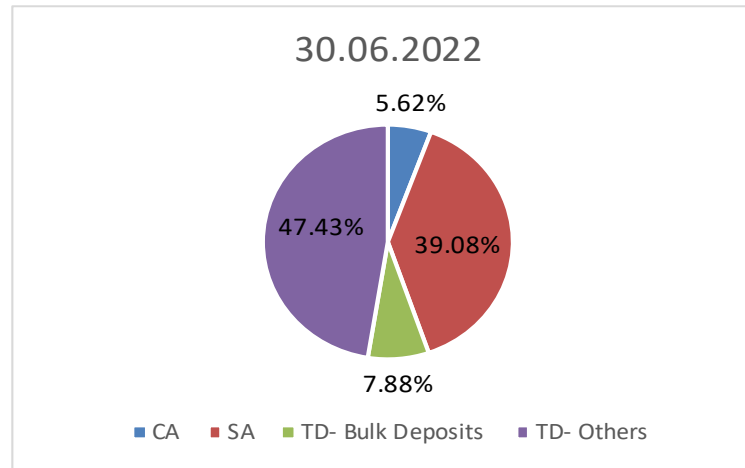
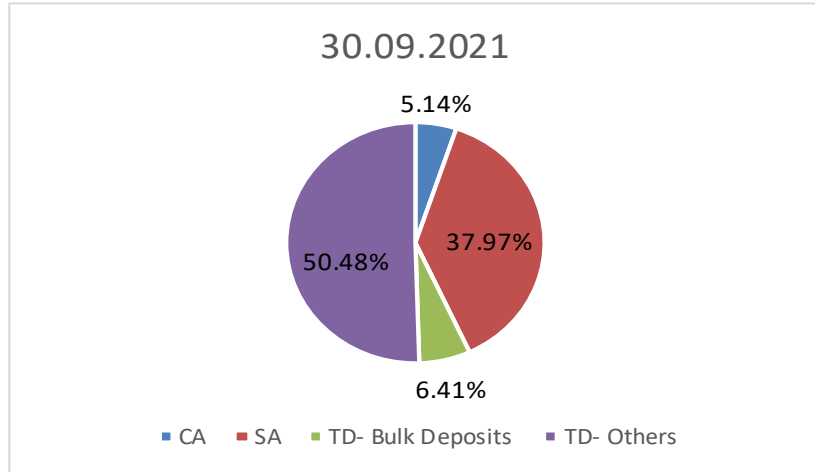
## Domestic and Overseas Advances





# Domestic Deposit - CASA

(Amount in INR crores)



Particulars	Sep-21	Particulars	Jun-22	Particulars	Sep-22
% TD (Rs < 2 crores)	89%	% TD (Rs < 2 crores)	86%	% TD (Rs < 2 crores)	84%
Types of Deposits	Sep-21	Jun-22	Sep-22		
Savings Account	2,05,060	2,11,860	2,14,085		
Current Account	27,737	30,440	28,145		
CASA (Amount / %)	2,32,797 / 43.11%	2,42,300 / 44.70%	2,42,230 / 44.12%		

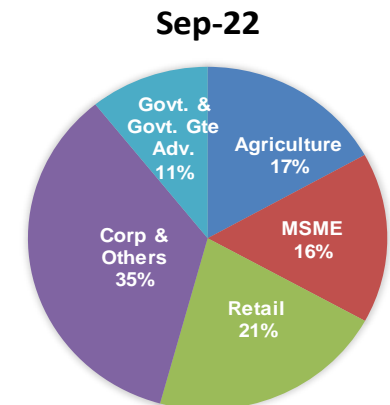
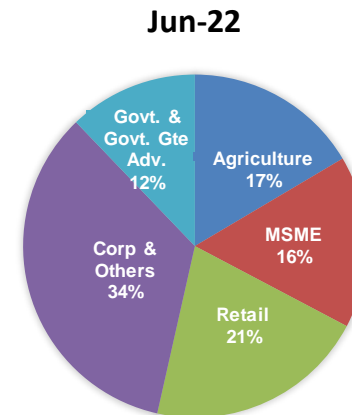
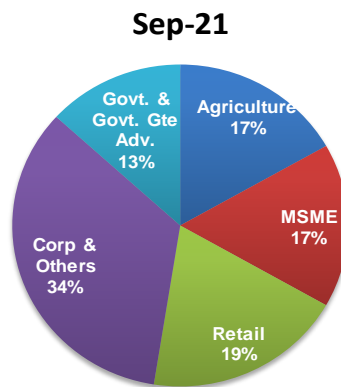
**Growth in CASA (%)**

**4.05% (YOY)**

## Composition of Gross Advances (Domestic)

(Amount in INR crores)

Particulars	30.09.2021	30.06.2022	30.09.2022	Growth YOY%
Agriculture	61,722	66,125	69,667	12.87%
MSME	60,911	65,197	66,530	9.22%
Retail	70,888	83,407	87,451	23.37%
Corporate & Others	1,26,475	1,37,683	1,44,426	14.19%
Govt. & Govt. Guaranteed Advances	48,577	48,798	44,159	-9.09%
Gross Domestic Advances	3,68,573	4,01,210	4,12,233	11.85%
RAM Advances (%)	52.51%	53.52%	54.25%	
RAM + Govt. & Govt. Guaranteed Advances (%)	65.69%	65.68%	64.97%	

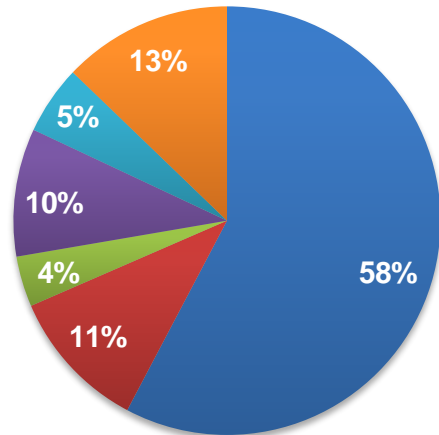


# Composition of Retail Loans Portfolio

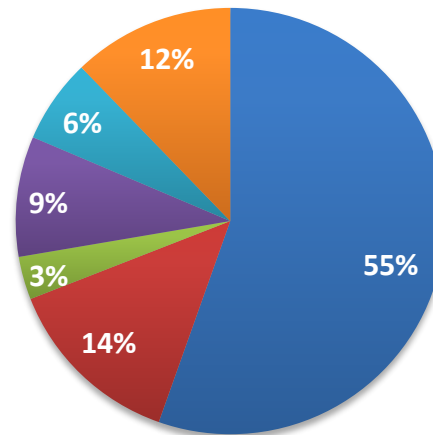
(Amount in INR crores)

Particulars	30.09.2021	30.06.2022	30.09.2022	Growth QOQ (%)	Growth YOY (%)
Home loans	40,905	46,230	48,357	4.60%	18.22%
Vehicle loans	7,632	11,379	12,283	7.94%	60.94%
Education loans	2,714	2,710	2,849	5.13%	4.97%
Mortgage loans	6,874	7,576	7,859	3.74%	14.33%
Personal loans	3,690	5,309	5,886	10.87%	59.51%
Others incl. Staff Loans, Loans agst TDR etc	9,073	10,203	10,217	0.14%	12.61%
<b>Total</b>	<b>70,888</b>	<b>83,407</b>	<b>87,451</b>	<b>4.85%</b>	<b>23.37%</b>

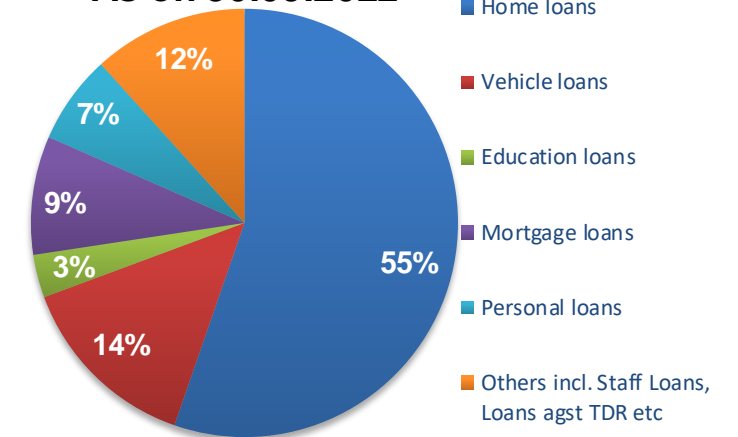
As on 30.09.2021



As on 30.06.2022



As on 30.09.2022



## Priority Sector Advances

(Amount in INR crores)

Parameters	Mandated Target (%)	Sep-21	Jun-22	Sep-22
ANBC		3,46,692	3,50,418	3,59,608
Priority Sector		1,42,146	1,51,979	1,57,192
% To ANBC	<b>40.00</b>	<b>41.00</b>	<b>43.37</b>	<b>43.71</b>
Agriculture		61,722	66,125	69,667
% To ANBC	<b>18.00</b>	<b>17.80</b>	<b>18.87</b>	<b>19.37</b>
Small and Marginal Farmers		35,518	38,655	41,120
% To ANBC	<b>\$ 9.50</b>	<b>10.24</b>	<b>11.03</b>	<b>11.43</b>
Weaker Section		45,082	49,445	52,592
% To ANBC	<b># 11.50</b>	<b>13.00</b>	<b>14.11</b>	<b>14.62</b>
Micro Enterprises (PS)		37,626	39,917	40,499
% To ANBC	<b>8.00</b>	<b>10.85</b>	<b>11.39</b>	<b>11.26</b>
\$ 9.00% target for FY 21-22				
# 11.00% target for FY 21-22				

## Domestic Credit (Industry Wise)

(Amount in INR crores)

Particulars	30.09.2021	30.06.2022	30.09.2022	% to Domestic Advances
Infrastructure	63,230	65,963	66,563	16.15%
Basic Metal & Metal products	13,880	12,161	12,081	2.93%
Textiles	7,274	7,248	7,506	1.82%
Gems & Jewellery	4,037	4,206	4,234	1.03%
Chemicals & Chemical products	4,865	6,271	6,163	1.50%
Vehicles & Transport equipment	3,047	2,892	2,811	0.68%
Rubber, Plastic & their products	1,975	3,216	3,153	0.76%
Construction	4,576	3,906	3,932	0.95%
Real Estate (Incl. CRE + HFC)	76,294	78,226	82,057	19.91%
- Residential Mortgage	47,778	52,546	54,965	13.33%
- CRE	1,797	1,475	1,437	0.35%
- HFC	26,719	24,205	25,655	6.22%
NBFC (Excl. HFC)	31,569	35,825	36,217	8.79%
Other Industries	23,682	25,711	30,767	7.46%
<b>Total</b>	<b>2,34,429</b>	<b>2,45,625</b>	<b>2,55,484</b>	<b>61.98%</b>

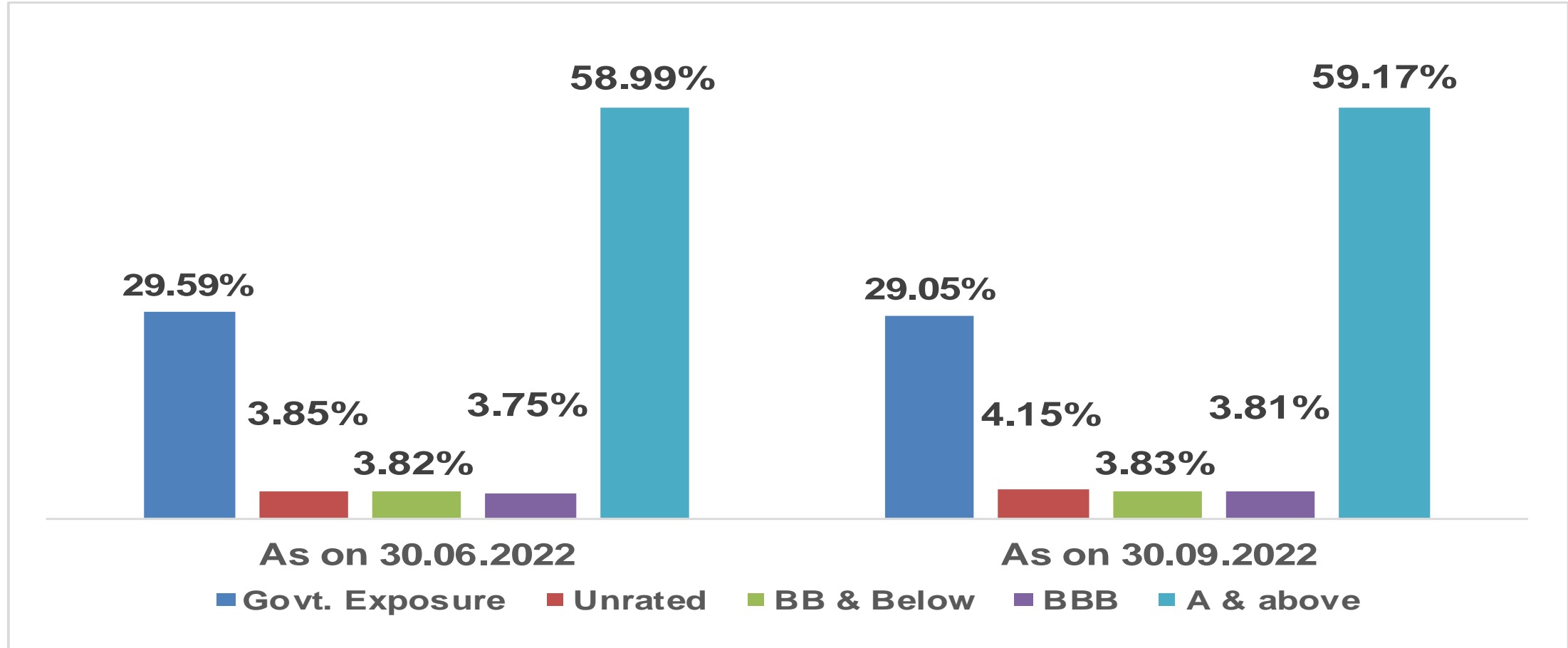


## Domestic Advances (Infrastructure Sectors)

(Amount in INR crores)

Particulars	Sep-21	Jun-22	Sep-22
Power	42,782	44,585	43,398
a) SEBs	20,352	20,974	19,714
- Generation	9,288	9,211	8,959
- Transmission	1,558	2,615	2,579
- Distribution	9,506	9,148	8,176
b) Others	22,430	23,611	23,684
Roads and Ports	14,752	15,575	16,006
Telecom	454	373	380
Other Infrastructure	5,242	5,430	6,779
<b>Total</b>	<b>63,230</b>	<b>65,963</b>	<b>66,563</b>

# Corporate Rating



# Domestic Investments

(Amount in INR crores)

Particulars	Jun-22			Sep-22		
	AFS	HTM	HFT	AFS	HTM	HFT
<b>SLR Investments</b>	33,847	99,921	124	26,003	1,10,840	65
<b>Of Which:</b>						
<b>Government Securities</b>	33,847	99,921	124	26,003	1,10,840	65
<b>Other Approved Securities</b>	-	-	-	-	-	-
<b>M Duration</b>	0.35	-	5.82	0.31	-	4.46
<b>Non SLR Investments</b>	11,204	29,886	-	12,560	30,420	-
<b>M Duration</b>	3.64	-	-	3.11	-	-
<b>Total</b>	<b>45,051</b>	<b>1,29,807</b>	<b>124</b>	<b>28,563</b>	<b>1,41,260</b>	<b>65</b>



# Financial Performance

## Net Interest Income

(Amount in INR crores)

Particulars	Q2FY22	Q1FY23	Q2FY23
Interest Income	9,523	9,972	11,497
a. Advances	6,510	6,969	8,130
b. Investments	2,795	2,785	2,876
c. Money Market Operations & Others	218	218	491
Interest Expended	6,000	5,900	6,414
a. Deposits	5,702	5,452	5,702
b. Borrowings	131	267	536
c. Subordinated Bonds & Others	167	181	176
Net Interest Income	3,523	4,072	5,083
Net Interest Margin (%)	2.42	2.55	3.04



## Non-Interest Income

(Amount in INR crores)

Particulars	Q2FY22	Q1FY23	Q2FY23
Commission, Exchange & Brokerage	340	286	332
Profit from Sale and Revaluation of Investments	429	-148	151
Profit from Exchange Transactions	568	431	177
Recovery In W/o accounts	231	172	426
Profit on Sale to ARC (PWO Accounts)	219	106	4
Other Non Interest Income	349	305	327
<b>Total Non-Interest Income</b>	<b>2,136</b>	<b>1,152</b>	<b>1,417</b>

## Operating Profit & Net profit

(Amount in INR crores)

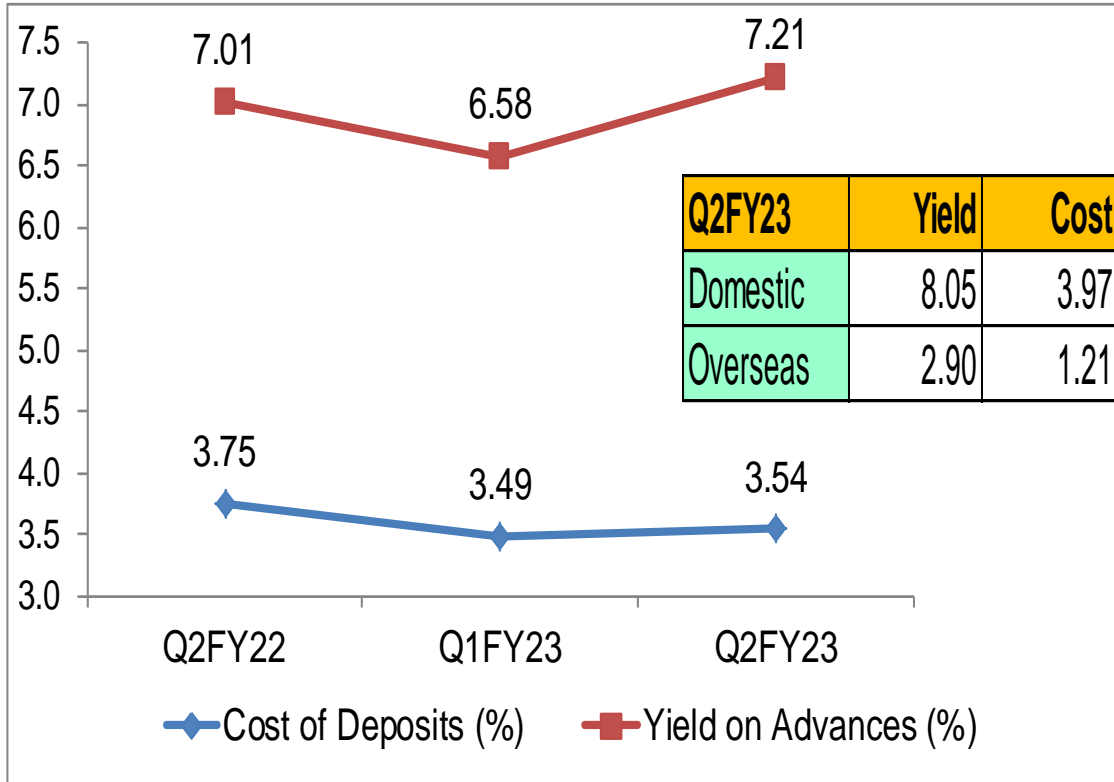
Particulars	Q2FY22	Q1FY23	Q2FY23
Operating Profit	2,678	2,183	3,374
Provisions for			
- Bad & Doubtful	241	1,304	664
- Standard Assets and others	631	23	1,151
- Dep. on Non-Performing Investment	22	-5	97
Total Provisions before Tax	894	1,322	1,912
Profit before Tax (PBT)	1,784	861	1,462
Taxation	733	300	502
Net Profit (PAT)	1,051	561	960

## Key Financial Ratios (Global)

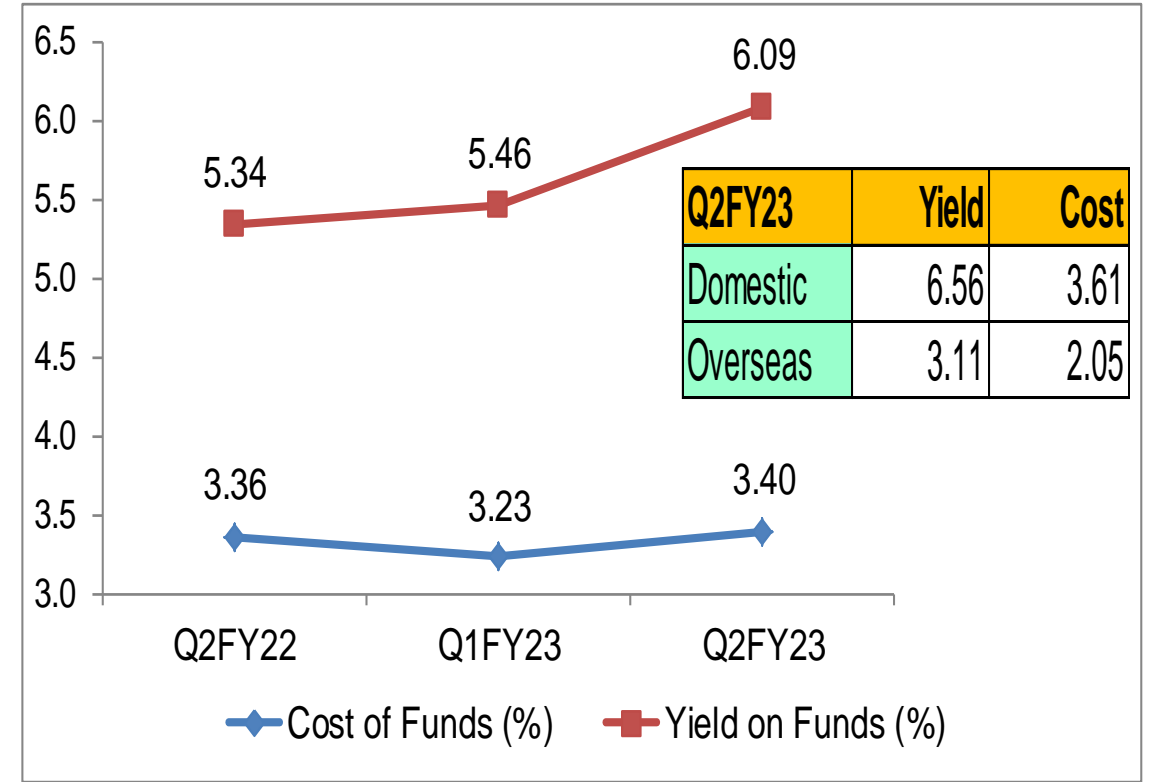
Particulars	30.09.2021	30.06.2022	30.09.2022
Cost of Deposits (%)	3.75	3.49	3.54
Yield on Advances (%)	7.01	6.58	7.21
Cost of Funds (%)	3.36	3.23	3.40
Yield on Funds (%)	5.34	5.46	6.09
Net Interest Margin (NIM) (%)	2.42	2.55	3.04
- Domestic NIM (%)	2.65	2.88	3.49
- Overseas NIM (%)	1.02	0.98	0.95
Cost to Income Ratio (%)	52.69	58.22	48.10
Credit Deposit Ratio	68.34	74.56	76.26
Return on Assets (%)	0.53	0.29	0.47
Return on Equity (%)	13.51	6.84	10.05
Credit Cost (Annualised) (%)	0.26	1.21	0.60
Book Value Per Share (Tangible) (Rs)	92.37	91.61	89.31
Book Value Per Share (Rs)	120.98	114.17	114.77

# Efficiency Ratios

### Yields on Advances & Cost of Deposits (%)



### Yield on Funds & Cost of Funds (%)





# Asset Quality



## Asset Quality Ratio

(Amount in INR crores)

Particulars	30.09.2021	30.06.2022	30.09.2022
<b>Gross NPA</b>	50,270	44,415	42,014
<b>Net NPA</b>	10,576	9,775	8,836
<b>Gross NPA (%)</b>	12.00%	9.30%	8.51%
<b>Net NPA (%)</b>	2.79%	2.21%	1.92%
<b>Provision Coverage Ratio (%)</b>	87.81%	87.96%	88.96%
<b>Slippage Ratio (%)</b>	0.36%	0.69%	0.30%
<b>Credit Cost (%)</b>	0.26%	1.21%	0.60%

## Special Mention Accounts (SMA) – Rs. 5.00 Cr and above

(Amount in INR crores)

SMA Position of Rs. 5.00 crores and above				
SMA Category	Jun-2022		Sep-2022	
	Amount	% to Gross Adv	Amount	% to Gross Adv
SMA-2	1,467.73	0.31%	1,094.62	0.22%
SMA-1	947.19	0.20%	583.15	0.12%
SMA-0	44,678.42	9.35%	36,100.80	7.31%
<b>Grand Total</b>	<b>47,093.33</b>	<b>9.86%</b>	<b>37,778.57</b>	<b>7.65%</b>

Sector / SMA	Jun-2022			Sep-2022		
	SMA-0	SMA-1	SMA-2	SMA-0	SMA-1	SMA-2
Agriculture	676.41	127.17	147.16	842.81	29.68	134.80
Retail	523.39	55.73	20.04	323.54	49.72	69.95
MSME	3,887.15	527.49	511.30	3,760.10	363.33	766.75
Corporate	39,591.47	236.80	789.24	31,174.35	140.42	123.13
<b>Grand Total</b>	<b>44,678.41</b>	<b>947.19</b>	<b>1,467.74</b>	<b>36,100.80</b>	<b>583.15</b>	<b>1,094.62</b>

## Resolution Framework (Standard Restructuring)

(Amount in INR crores)

Category	Outstanding as on 30.09.2022			Provision	% on Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring		
Retail	423	4,912	-	534	2.87%
MSME	914	2,705	1,430	433	
Corporate & Others	624	-	3,159	155	
<b>Total</b>	<b>1,961</b>	<b>7,617</b>	<b>4,589</b>	<b>1,122</b>	

(Amount in INR crores)

Segment	Q2FY22	Q1FY23	Q2FY23
<b>Opening Balance (Gross NPA)</b>	56,042	45,605	44,414
<b>Add:</b>			
- Fresh Slippage	1,328	2,465	1,037
- Debits in existing NPA accounts	-21	368	257
<b>Less:</b>			
- Cash Recovery	3,218	1,219	1,340
- Upgradation	278	465	471
- Written Off	3,583	2340	1,883
<b>Total Reduction</b>	<b>7,079</b>	<b>4,024</b>	<b>3,694</b>
<b>Closing Balance (Gross NPA)</b>	<b>50,270</b>	<b>44,414</b>	<b>42,014</b>
<b>Less: Provisions</b>	<b>39,694</b>	<b>34,639</b>	<b>33,178</b>
<b>Net NPA</b>	<b>10,576</b>	<b>9,775</b>	<b>8,836</b>

## Asset Classification : Global Advances

(Amount in INR crores)

Sectoral	As on 30.09.2021		As on 30.06.2022		As on 30.09.2022	
	O/s	Share (%)	O/s	Share (%)	O/s	Share (%)
<b>Standard Advances</b>	3,68,625	88.00%	4,33,332	90.70%	4,51,800	91.49%
<b>Gross NPA</b>	50,270	12.00%	44,414	9.30%	42,014	8.51%
- Sub-Standard	7,629	1.82%	4,363	0.92%	4,178	0.85%
- Doubtful	22,092	5.27%	18,842	3.94%	17,409	3.53%
- Loss	20,549	4.91%	21,209	4.44%	20,427	4.14%
<b>Gross Advances</b>	4,18,895	100.00%	4,77,746	100.00%	4,93,814	100.00%

## Summary of NCLT Cases (As on 30.09.2022)

(Amount in INR crores)

No of Accounts	Particulars	Total Book O/s	Provision held	Provision
2	RBI List -1	1,457.96	1,457.96	100%
9	RBI List -2	2,021.88	2,021.88	100%
68	Cases filed and admitted in NCLT by our Bank	4,750.34	4,298.51	90%
9	Cases under admission in NCLT by our Bank	1,155.56	981.27	85%
217	Cases filed and admitted in NCLT by other Bank	23,812.00	21,182.78	89%
15	Cases under admission in NCLT by other Bank	879.06	730.92	83%
<b>320</b>	<b>Total</b>	<b>34,076.80</b>	<b>30,673.32</b>	<b>90%</b>



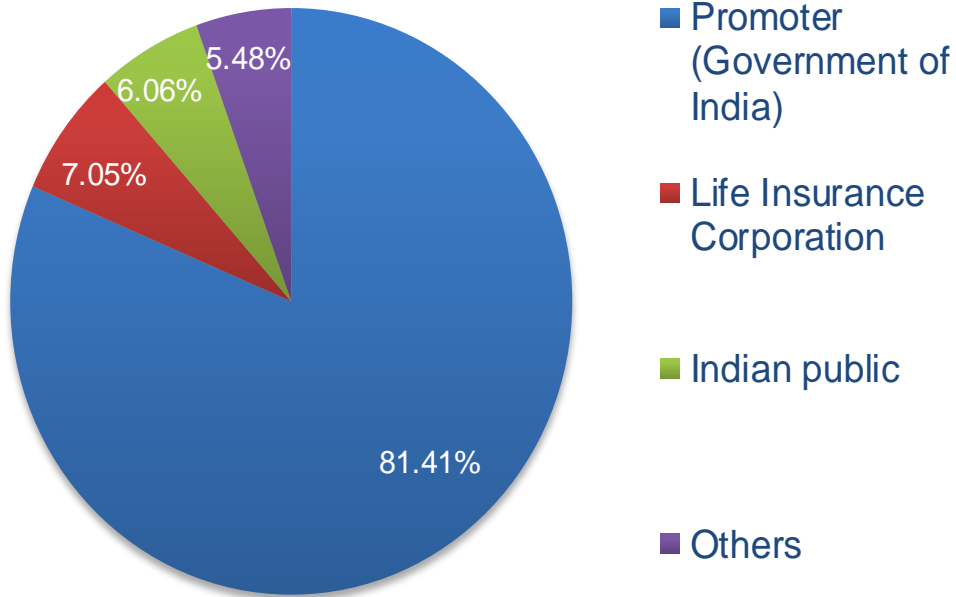
# Capital & Shareholding



(Amount in INR crores)

Particulars	30.09.2021	30.06.2022	30.09.2022
<b>Capital Adequacy - Basel III</b>			
<b>CET-1 Capital</b>	39,758	42,164	42,342
<b>Tier I Capital</b>	41,110	43,516	43,694
<b>Tier II Capital</b>	9,375	7,664	6,962
<b>Total Capital (CRAR)</b>	50,485	51,180	50,656
<b>Risk Weighted Assets</b>	2,96,127	3,27,914	3,26,560
<b>CET-1 (%) including CCB</b>	13.43	12.86	12.97
<b>Tier I (%)</b>	13.88	13.27	13.38
<b>Tier II (%)</b>	3.17	2.34	2.13
<b>Capital Adequacy Basel III (%) (incl CCB)</b>	<b>17.05</b>	<b>15.61</b>	<b>15.51</b>

## Shareholding Pattern (As on 30.09.2022)

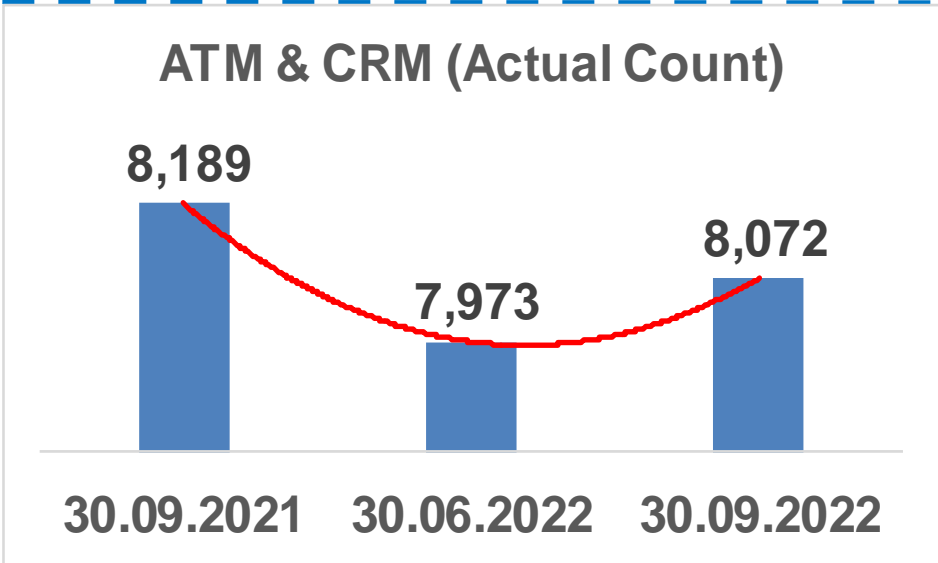


Particulars	Shareholding Pattern As on 30.09.2022
<b>Government of India</b>	<b>81.41%</b>
<b>Life Insurance Corporation</b>	<b>7.05%</b>
<b>Indian Public</b>	<b>6.06%</b>
<b>Others</b>	<b>5.48%</b>
<b>Total</b>	<b>100.00%</b>

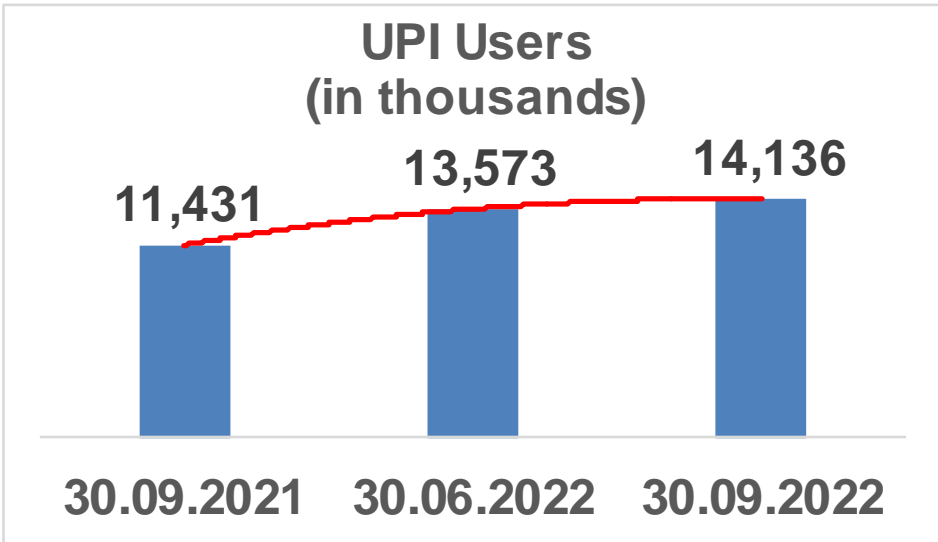
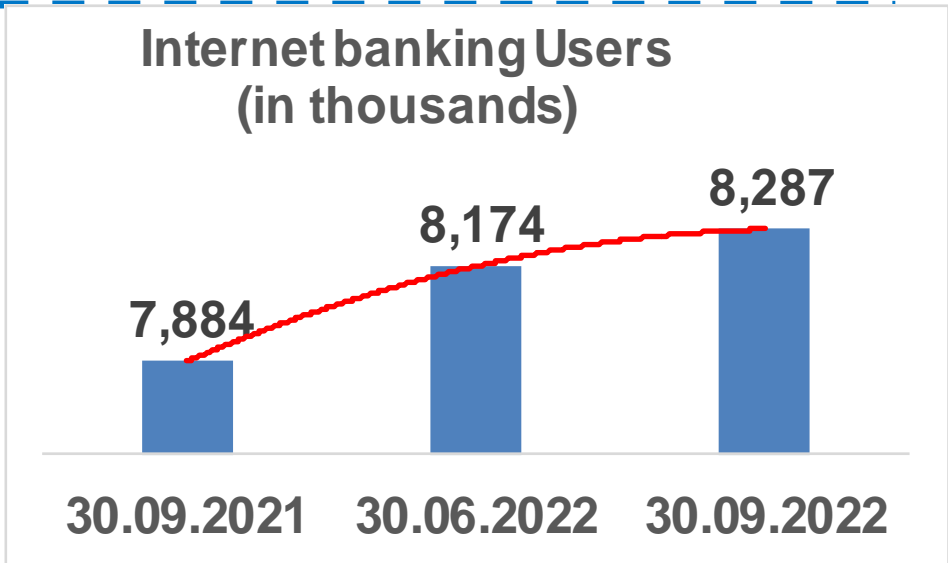


# Digital Banking, Financial Inclusion, Initiatives, Awards & ESG

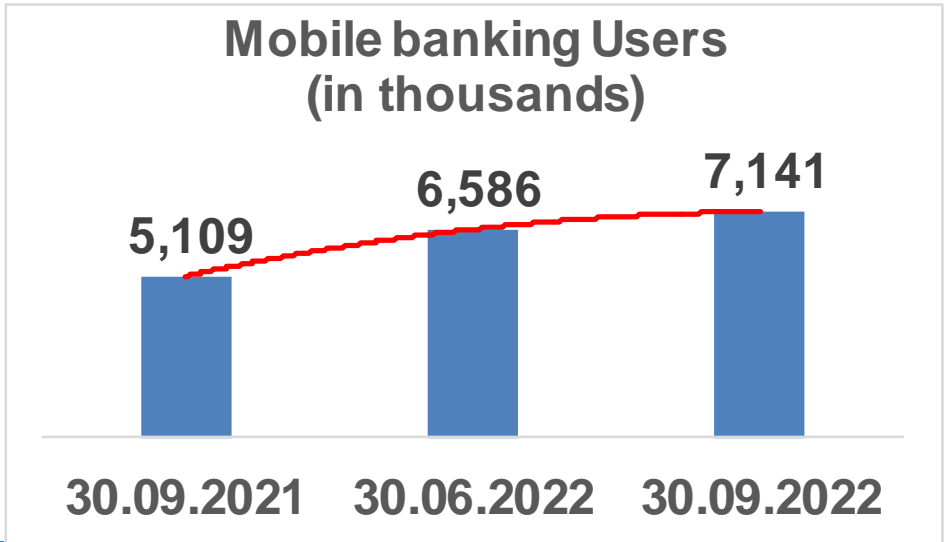
# Alternate Delivery Channel



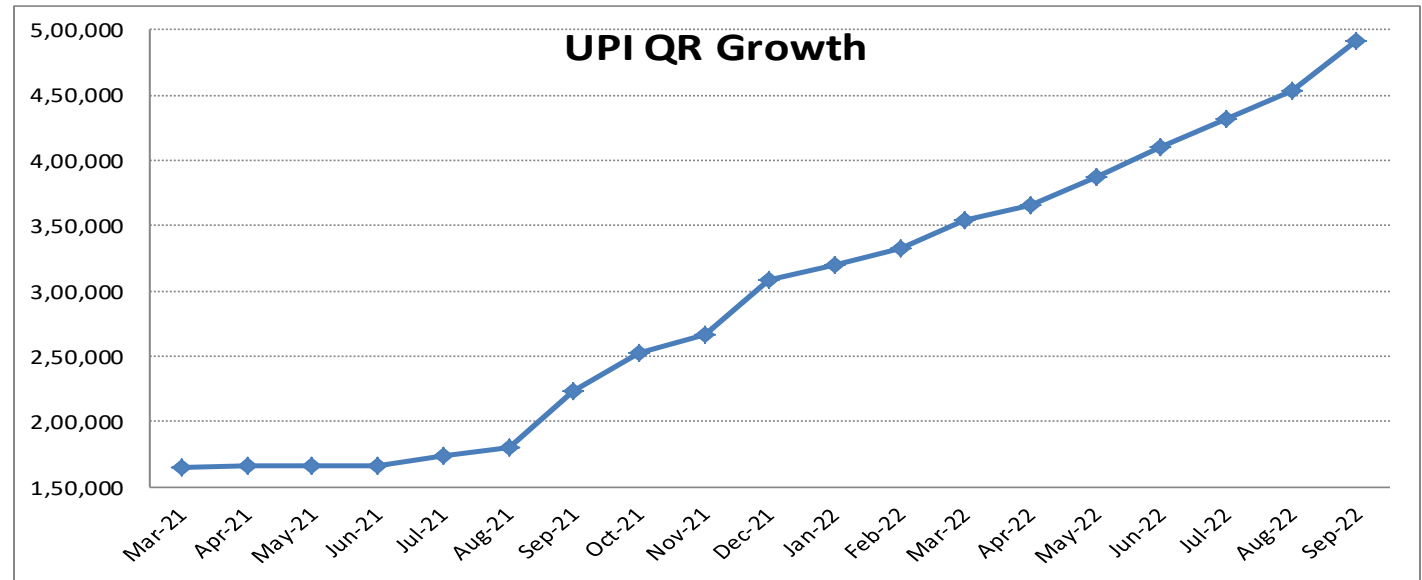
**455 lakh  
Debit Cards  
base**



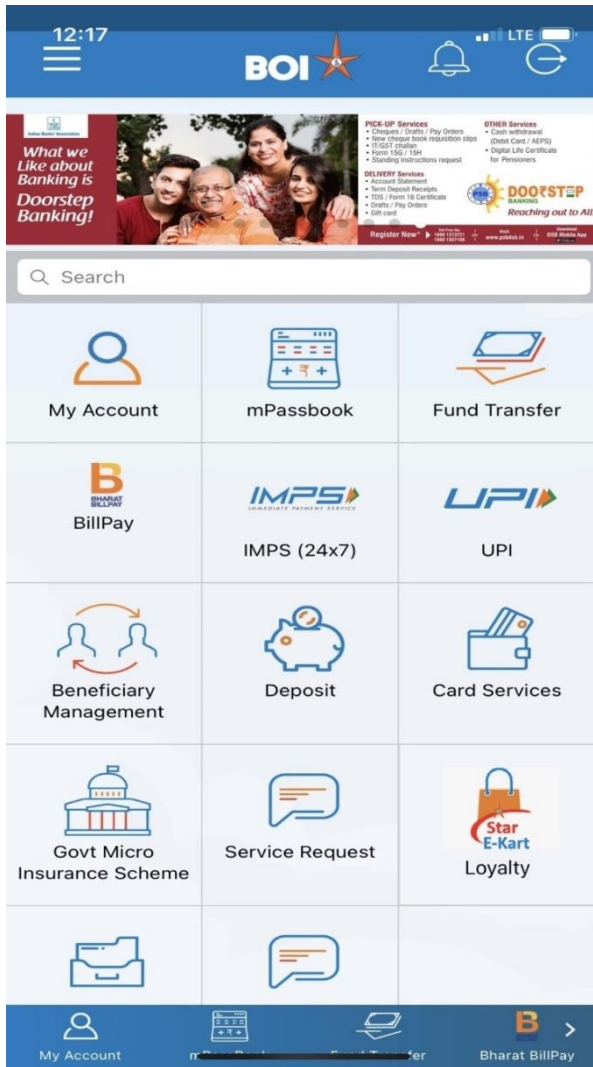
**1.38 lakh  
Credit Cards  
base**



## BHIM BOI UPI QR Code



Month	March 2021	March 2022	June 2022	Sept 2022
No. of UPI QR	1,64,490	3,53,824	4,09,807	4,91,263
Growth %	--	115.10%	15.82%	19.87%



Parameter	Count
Total Number of BOI Mobile App Downloads	1 Cr+
Total Number of Mobile Banking Users	71,41,134



Contact us on: 1800 220 229 / 1800 103 1906 (Tollfree)

Install BOI Mobile Banking App





# Digital Banking - Way Forward

## Steps Taken

Integration of Loyalty Rewards in Mobile Banking application

Introduction of Merchant Mobile application

Setting up Digital Banking Units

Launched Supply Chain Finance Solution

## Steps Ahead

Credit Card services through Finacle

DCMS Migration

ICCW (Interoperable Card less Cash Withdrawal)

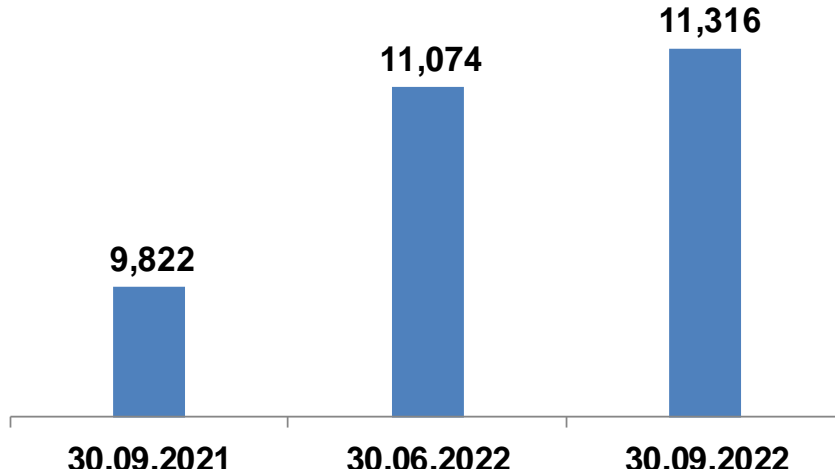
Issuance of Credit card through Website

Issuance of RuPay Prepaid cards

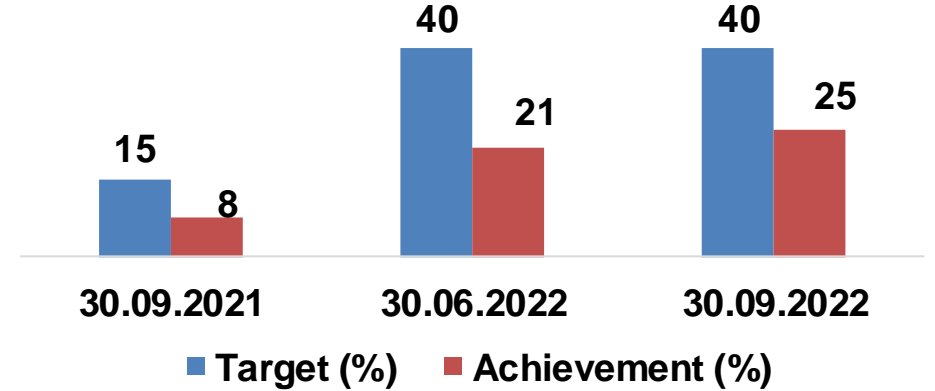
CRM Next – Complaint Redressal



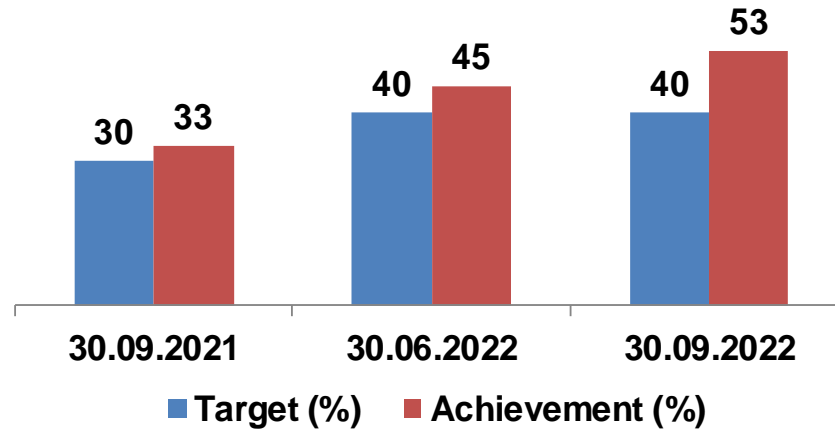
### PMJDY (Rs in crores)



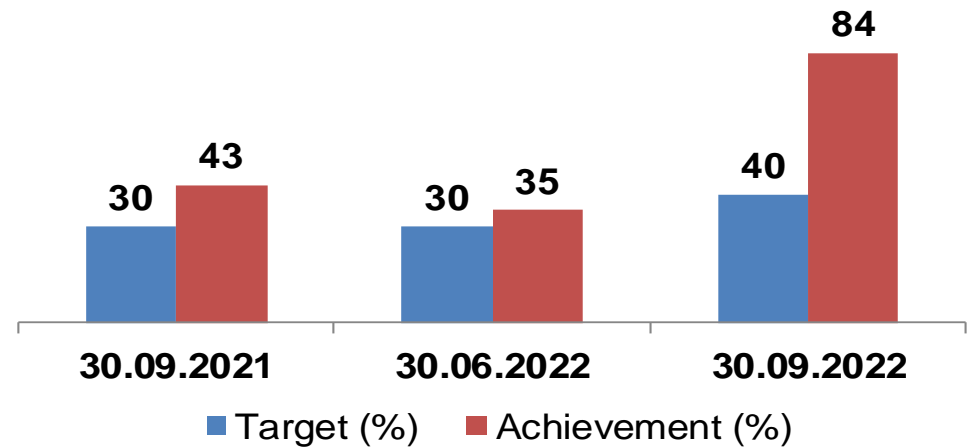
### PMJJBY



### PMSBY



### APY



- ❑ Bank has launched “Star CPSU Scheme” for catering to the requirements of CPSUs & Central Government
- ❑ Special schemes to lend for augmentation of Ethanol Production Capacity launched under Corporate Credit.
- ❑ “Star Suvidha Express Personal Loan scheme (SSEPL)” launched exclusively for salaried class and pensioners drawing pension through our Bank.
- ❑ Robust Recovery mechanism through initiatives like “Intensive Recovery Day”, “Branch Adalat” monthly mega E-auction and involving in-house staff such as “Sanjeevani”, “Saksham-2” put in place.
- ❑ Bank is in process of on boarding “GST Sahay App for invoice financing” and “GEM Sahay App Order Based financing”.
- ❑ Integration of TReDS platform has been implemented with our Supply Chain finance.

- ❑ Bank has announced FY 22-23 to be the year of digitalization.
- ❑ Co-lending tie-up are being launched in Retail and MSME segment.
- ❑ Bank has launched “New Merchant app” incorporating latest digital payment features.
- ❑ Bank has inaugurated two DBUs in East Singhbhum and Khurda to deliver the Digital Banking products & services.
- ❑ E-PLATFORM solution is being implemented for Straight Through Origination and process up all Banking products.

- ❑ Bank of India has received “National Award for Outstanding Performance in SHG Bank linkage by DAY NRLM MoRD” for FY21-22.
- ❑ Bank of India has been awarded with “Rajbhasha Kirti Puraskar-3rd prize” by MoHA-GOI for FY21-22.
- ❑ Bank of India has been recognized as “3rd best performing Bank in Agriculture Infrastructure Fund Scheme, a flagship program of govt. under Atmanirbhar Scheme”.
- ❑ Bank of India has secured 3<sup>rd</sup> rank under Digidhan Mission setup by Meity (Ministry of Electronics and Information Technology) for promotion of Digital Payments.
- ❑ Bank has been awarded with “NUMERO UNO EXEMPLARY AWARD OF PAR EXCELLENCE” from PFRDA for good performance in PFRDA APY CAMPAIGN in SHINE & SUCCEED 2022.

## Awards & Accolades

- ❑ Bank of India has been awarded with “Best MSME Bank-Runner Up”, “Best Branding-Winner” and “Best Bank for promoting Social Schemes – Winner” in “MSME Banking Excellence Awards 2021” by Chamber of Indian MSME.
- ❑ Bank of India has been awarded “Dr. Ambedkar Business Excellence Award” for lending to SC Entrepreneurs awarded by IFCI Venture Capital Ltd.
- ❑ Bank of India has been certified with “ISO 27001:2013 for Information Security Management System” and “ISO 22301:2019 for Business continuity Management System”.

# Environmental, Social & Governance ( ESG) Practices



## Environment

- Credit flow to the companies engaged in Environment Friendly Sectors.
- Efficient utilization of water as well as electricity resources is ensured at HO and all Bank owned properties.
- Scheme for financing Solar Power Project and other green energy plant is introduced by bank
- Scheme for financing purchase of electric vehicle.
- Implemented Green practices such as digitization, re-use of e-waste etc. to conserve resources.



## Social

- Bank is having RSETIs and Financial Literacy Centres for imparting training for skill development.
- As per CSR policy of Bank, bank contributes towards relief funds for assistance of people affected by natural calamities.
- As per CSR policy, bank had taken initiatives for Construction of classrooms / providing school kits for the economically challenged students of the society; providing Ambulances to Hospitals catering to economically challenged sections of the society, rural areas, etc.



## Governance

- Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- Shareholder Directors are appointed as per the process defined in the “The Banking Companies (Acquisition and Transfer of Undertakings) Act,1970”.
- Full, fair, accurate, sensible, timely and meaningful disclosures in the periodic reports.
- Prompt redressal of Investor grievances enhancing stakeholder confidence

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# THANK YOU!

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