



Performance During Q3 : FY16-17

PERFORMANCE AT A GLANCE

Q3 FY17		
Parameter	Rs. Crore	Y-o-Y (%)
Business	929,656	0.32%
Total Deposits	542,628	2.62%
Gross Advances	387,028	-2.74%
CASA Deposits	170,385	37.50%
Priority Sector Advances	109,625	4.38%
MSME Advances	39,747	-3.60%
Retail Advances	39,130	10.37%
Net Interest Income (NII)	2,863	9.90%

Ratios for Q3 FY17	
Parameter	(In %)
Gross NPA	13.38%
Net NPA	7.09%
Provision Coverage Ratio	58.71%
Total Stressed Assets (GNPA+STD Restructured)	16.69%
CASA (%)	40.87%
NIM (Q3)	Global Domestic
	2.21 (2.15 in Q2) 2.65 (2.62 in Q2)
Cost to income Ratio	46.92% (47.30% in Q2)
Capital Adequacy (Basel-III)	12.11%
	-CET1 (%)
	7.70%
	-Tier- I
	9.08%
	-Tier- II
	3.03%

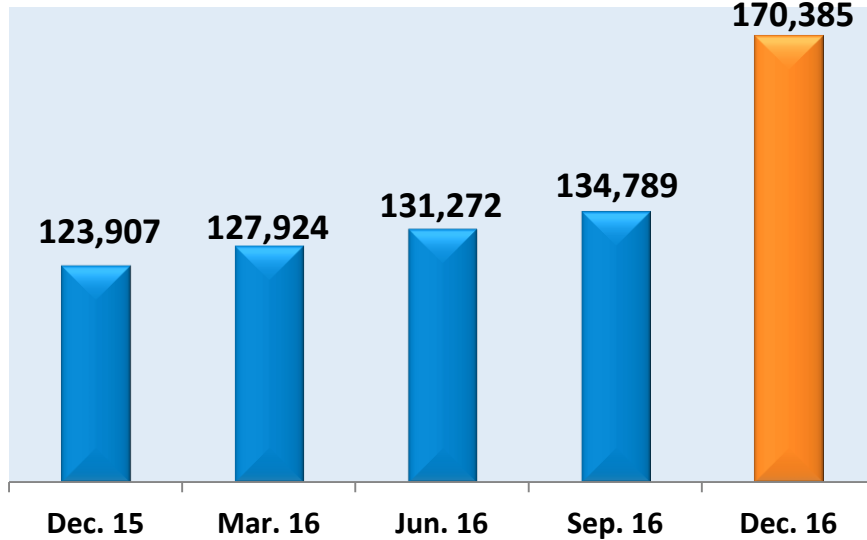
Business (Q-o-Q)-Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	Dec 15	Mar 16	Jun 16	Sep16	Dec 16	Y-O-Y Variation %
Global Business	926,686	894,667	885,573	893,978	929,656	0.32
Domestic	669,816	645,888	647,681	656,192	701,766	4.77
Foreign	256,870	248,779	237,892	237,786	227,890	-11.28
Global Deposits	528,772	513,005	498,000	505,280	542,628	2.62
Domestic	391,480	377,309	373,290	381,724	425,625	8.72
Foreign	137,292	135,696	124,710	123,556	117,003	-14.78
Global Advances	397,914	381,662	387,573	388,698	387,028	-2.74
Domestic	278,336	268,579	274,391	274,468	276,141	-0.79
Foreign	119,578	113,083	113,182	114,230	110,887	-7.27

CASA - Domestic

(₹. in Crores)



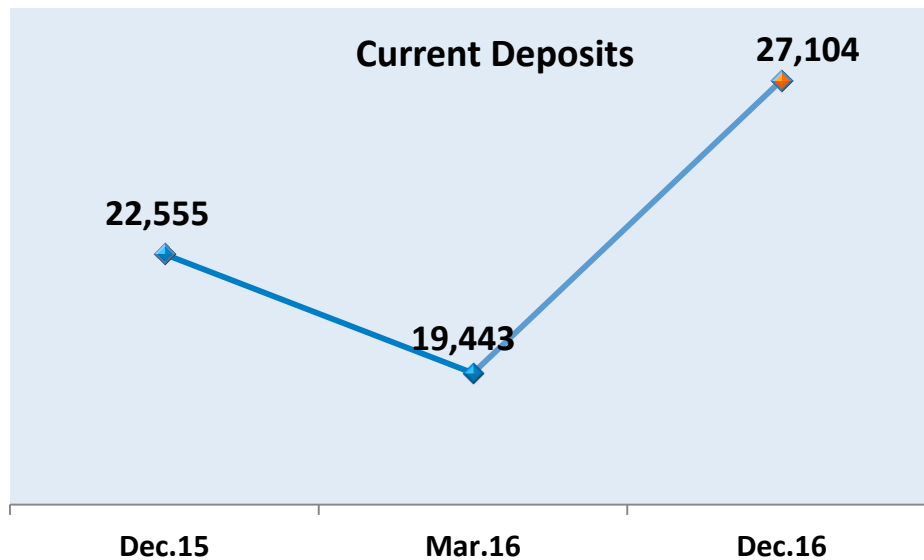
CASA Ratio: 40.87%

CASA
YoY Growth: 37.50%

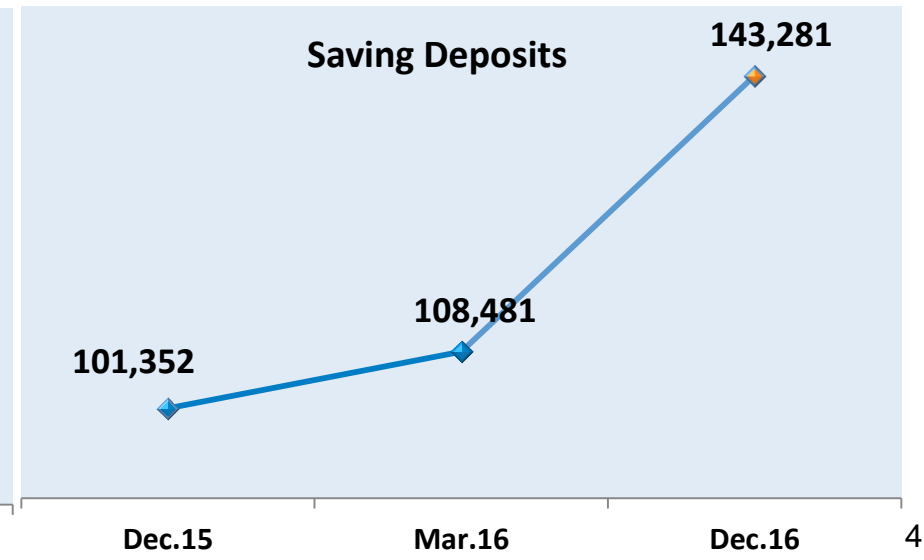
Current Deposit
YoY Growth: 20.15%

Savings Deposit
YoY Growth: 41.36%

Current Deposits



Saving Deposits



Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Dec15	Mar. 16	Jun 16	Sep 16	Dec16	Y-O-Y Growth %	% to Domestic Credit	
							Dec 15	Dec 16
Agriculture*	45,222	45,080	45,418	46,515	46,232	2.23	16.25	16.74
MSME (Priority & Non- Priority)	49,445	49,190	47,820	48,509	47,321	-4.30	17.76	17.14
Retail	35,453	37,777	37,863	38,908	39,130	10.37	12.74	14.17
Corporate & Others	148,216	136,532	143,290	140,536	143,458	-3.21	53.25	51.95
Total	278,336	268,579	274,391	274,468	276,141	-0.79	100.00	100.00

*Excluding RIDF

(₹ in Crores)

Particulars	Dec 15	Mar. 16	Jun 16	Sep 16	Dec16	Y-O-Y Growth %	%age to Domestic Credit	
							Dec 15	Dec 16
Home	18,448	19,658	20,135	20,646	21,051	14.11	6.63	7.62
Mortgage	4,658	5,054	5,132	5,369	5,410	16.14	1.67	1.96
Auto	2,843	2,892	2,873	2,942	3,265	14.84	1.02	1.18
Education	3,122	3,143	3,152	3,275	3,266	4.61	1.12	1.18
Personal	1,120	1,177	1,179	1,188	1,172	4.64	0.40	0.42
Others	5,262	5,853	5,392	5,488	4,966	-5.63	1.89	1.80
Total	35,453	37,777	37,863	38,908	39,130	10.37	12.74	14.17

Priority Sector Advances

(₹. in Crores)

Industry	Dec 15	Mar. 16	Jun 16	Sep 16	Dec 16	Y-O-Y Growth %	% to ANBC
Agriculture*	49,787	50,508	50,792	53,674	54,537	9.54	19.82
Out of which , S&MF	20,064	20,737	20,949	23,851	23,873	18.98	8.67
MSME	41,232	39,466	40,110	40,708	39,747	-3.60	
Out of which , Micro	18,478	19,079	19,062	19,664	18,624	0.79	6.77
Housing Loan	9,676	10,314	10,633	10,762	10,966	13.33	
Educational Loan	3,087	3,093	3,102	3,227	3,219	4.28	
Others	1,243	1,275	1,201	1,265	1,156	-7.00	
Total Priority Sector Advances	105,025	104,656	105,838	109,636	109,625	4.38	39.83

- Including RIDF Rs9,305.94 (out of which, NABARD-Rs8,305.36 cr, SIDBI-Rs.389.45 cr and NHB-Rs.611.13 cr) and IBPC Agriculture- Rs. 3,080 crore (out of which IBPC SF & MF-Rs.2,050 crore)
- ANBC Rs.275,223 Crore as of 31.12.2016

Domestic Credit – Industry-wise

Particulars	Dec.15	Mar. 16	June 16	Sep 16	Dec.16	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	49,679	45,935	45,982	44,390	46,579	-6.24	16.87
Basic Metal & Metal products	13,627	13,649	14,124	14,088	13,953	2.39	5.05
Textiles	9,914	9,798	9,671	9,632	9,726	-1.90	3.52
Gems & Jewellery	6,089	5,970	6,156	6,297	5,846	-3.99	2.12
Chemicals & Chemical products	5,931	5,496	5,668	5,622	5,795	-2.29	2.10
Vehicles, vehicle parts & Transport equipment	2,759	3,278	3,065	3,133	3,260	18.16	1.18
Rubber, Plastic & their products	2,342	2,377	2,185	2,276	2,148	-8.28	0.78
Construction	1,538	1,486	1,467	1,538	1,647	7.09	0.60
Other Industries	27,417	28,356	28,386	27,050	26,488	-3.39	9.59
Total	119,296	116,345	116,704	114,026	115,442	-3.23	41.81

Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Dec. 15	Mar. 16	June 16	Sept. 16	Dec. 16	Y-O-Y (%)
Power	33,643	34,440	34,922	32,095	32,275	-4.07
<i>a) SEBs*</i>	17,458	16,400	16,898	14,314	14,030	-19.64
<i>b) Others</i>	16,185	18,040	18,024	17,781	18,245	12.73
Roads and Ports	10,815	11,046	10,785	11,300	11,300	4.48
Telecom	956	936	934	884	886	-7.32
Other Infrastructure	4,355	4,247	4,225	4,221	4,355	0.00
Total	49,769	50,669	50,866	52,543	48,816	-1.91

*O/S in Distribution Companies & SEB also includes outstanding in Bonds

Implementation of UDAY Scheme

- Total Exposure to State Electricity Corporations :

	March,2016	June,2016	September,2016	December,2016
– Generation -	Rs.6,205 crs.	Rs.5,916 Crs	Rs.4,458 Crs	Rs.6,087 Crs
– Transmission -	Rs.1,415 crs	Rs.1,512 Crs	Rs.1,396 Crs	Rs.1,265 Crs
– Distribution -	Rs.8,780 crs	Rs.9,470 Crs	Rs.8,460 Crs	Rs.6,678 Crs
• Total	Rs.16,400 crs	Rs.16,898 Crs	Rs.14,314 Crs	Rs.14,030 Crs

Exposure on 7 DISCOMS Covered under UDAY Scheme :Rs.3,028 Crs of which :

Rs. in Crs.

Particulars	Amount	Provision
Converted into Non SLR SDL in FY'2015-16	661	99
TL proposed to be converted into Non SLR SDL in FY'2016-17	-	-
Discoms Bonds not envisaged to be converted into Non SLR SDL	220	-
Diminution in fair value (NPV)	-	-
WC Facilities not covered under UDAY	64	-
Implementation pending (Punjab and Andhra Pradesh State Governments)	979	-

Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2012	3,778	376	4,154
FY 12-13	7,490	170	7,660
FY 13-14	5,593	432	6,025
FY 2014-15	8,040	298	8,338
FY 2015-16	1,613	-	1,613
FY 2016-17 (Q1)	198	-	198
FY 2016-17 (Q2)	134	-	134
FY 2016-17 (Q3)	693	-	693
TOTAL RESTRUCTURED PORTFOLIO	27,539	1,276	28,815
<i>Of Which a) Standard</i>	<i>12,376</i>	<i>433</i>	<i>12,809</i>
<i>b) NPA</i>	<i>15,163</i>	<i>843</i>	<i>16,006</i>

Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Dec 15	Mar 16	Jun 16	Sep 16	Dec 16
CDR Restructuring	2,188	1,686	1,579	1,595	1,574
Domestic	2,054	1,584	1,375	1,394	1,381
Foreign	134	102	204	201	193
Other Restructuring	15,082	11,186	10,371	10,417	11,235
Domestic	14,642	10,936	10,121	10,177	10,995
Foreign	440	250	250	240	240
Total	17,270 (4.34%)	12,872 (3.37%)	11,950 (3.08%)	12,012 (3.09%)	12,809 (3.31%)
Domestic	16,696	12,520	11,496	11,571	12,376
Foreign	574	352	454	441	433

Figures in () represents % to Gross Advances

Sector wise breakup of Standard Restructured Advances

(Domestic)- 31.12.2016

Sector	Dec-15	Dec-16
INFRA	8,732	5,633
INFRA-POWER	6,869	4,413
INFRA-TELECOM	430	429
INFRA-ROADS & PORTS	1,038	618
INFRA-OTHER CONSTRUCTION	395	173
AVIATION	2,286	2,203
TEXTILES	758	336
ENGG	553	145
SUGAR	400	435
PHARMA	315	387
STEEL	314	258
CEMENT	211	247
EDUCATION	164	95
SERVICES	180	54
HOTELS	145	119
OTHER METAL	140	142
PAPER	134	58
FOOD PROCESSING	129	64
AGRICULTURE	103	78
RUBBER & PLASTIC	94	26
AUTOMOBILES	61	45
CHEMICALS	46	15
CERAMICS	45	45
SERVICE-TRANSPORT RELATED	0	20
CRE	27	26
OTHERS	1,858	1,945
Total	16,696	12,376

Movement in Restructured Portfolio as on 31.12.2016 (Domestic)

Restructured Portfolio	FY 2015-16			FY 2016-17 (Q1)			FY 2016-17 (Q2)			FY 2016-17 (Q3)		
	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL	STD	NPA	TOTAL
Restructured as at April 1	20,180	8,057	28,237	12,520	15,337	27,857	11,496	15,905	27,401	11,571	15,486	27,057
Fresh Restructuring during the FY	634	920	1,554	198	0	198	36	97	133	674	19	693
Accounts slipped during FY	-6,720	6,720	-	-1,862	1,862	-	-258	258	-	-119	119	-
Closed during FY**	687	398	1,085	2	428	430	40	12	62	196	182	378
Change in outstanding	-1,027	178	-849	-342	118	-224	-81	-344	-425	-33	200	167
Upgraded during the year	140	-140	-	984	-984	-	418	-418	-	479	-479	-
Restructured as at March 31	12,520	15,337	27,857	11,496	15,905	27,401	11,571	15,486	27,057	12,376	15,163	27,539

** Includes accounts Sold to ARC/ Total restructured dues paid off, Restructured loan facility paid off .i.e. only CC facility remains.

- Bank has approved flexible structuring in 18 projects under 5/25 Flexible Structuring Scheme. Total outstanding under Flexible structuring of Rs. 3143 Crores.
- Total number of SDR cases identified are 28 accounts, (Our exposure Rs.5722 crore) (22 accounts were approved, 6 accounts were declined).
- SDR has been implemented in 3 accounts while in 13 accounts, the implementation is in process and in 6 accounts SDR has not been implemented.
- *S4A – 5 accounts with BOI exposure of Rs.715 crores are approved.*

Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Dec 15	Mar 16	June 16	Sep 16	Dec 16
Gross NPA	36,519	49,879	51,875	52,262	51,781
Net NPA	19,979	27,996	28,260	27,467	25,534
Gross NPA %	9.18	13.07	13.38	13.45	13.38
Net NPA %	5.25	7.79	7.78	7.56	7.09
Provision Coverage Ratio %	54.50	51.14	53.06	55.23	58.71

Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Dec 2015	Mar 2016	Jun 2016	Sep 2016	Dec 2016
Opening Balance	29,893	36,519	49,879	51,875	52,262
Less :					
Recovery	870	1,214	970	1,133	898
Upgradation	1,523	1,829	2,209	1,507	1,510
Write Off	789	402	1,058	936	1,283
Total reduction	3,181	3,445	4,237	3,576	3,691
Add : Slippages	9,808	16,805	6,233	3,963	3,210
Closing Balance	36,519	49,879	51,875	52,262	51,781

Break up of Gross NPA

	Dec 15	Mar - 16	Jun-16	Sep 16	Dec 16
Large Corporate	16,366	20,279	20,890	21,242	21,215
Mid Corporate	8,993	10,713	11,670	10,321	11,380
SME	5,172	8,576	7,579	8,408	7,096
AGRICULTURE	2,484	2,850	2,931	3,139	3,089
RETAIL	673	706	865	930	924
TOTAL (DOMESTIC)	33,688	43,124	43,935	44,040	43,704
Total (Overseas)	2,831	6,755	7,940	8,222	8,077
Total (Global)	36,519	49,879	51,875	52,262	51,781

Sector wise NPA

Bank of India

Relationship beyond banking

Domestic

(₹. in Crores)

Sector	Dec 15	Mar- 16	Dec 16	% to Sectoral Advances	
				Dec 15	Dec 16
Agriculture	2,484	2,850	3,089	5.49	6.68
Industry	23,082	31,097	30,811	19.35	26.69
Services	7,449	8,471	8,880	9.51	11.79
Retail	673	706	924	1.90	2.36
Total	33,688	43,124	43,704	12.10	15.83

Overseas

(₹. in Crores)

Sector	Dec 15	Mar-16	Dec 16	% to Sectoral Advances	
				Dec 15	Dec 16
Trade	739	919	1,264	5.51	13.33
Manufacturing	999	2,150	2,380	12.05	33.49
Real Estate	240	227	308	12.73	17.41
Others	853	3,459	4,125	0.88	4.43
Total	2,831	6,755	8,077	2.36	7.24

WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which Rs. 5 Crores & above	
			No. of Accounts	Amount
SUIT FILED	4,569	13,876	347	11,921
DECREED	2,506	2,777	94	2,087

WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
344	2,373	234	1,702	36	737	81	941

Investments (Domestic)

Particulars	Dec 15			Dec 16		
	AFS	HTM	Total	AFS	HTM	Total
1. SLR Investments	26,327	79,381	105,708	58,641	79,804	138,445
Of Which:						
Government Securities	26,327	79,381	105,708	58,641	79,804	138,445
Other Approved Securities	0	0	0	0	0	0
M Duration	4.35	4.58	4.52	2.03	4.98	3.74
2. Non SLR Investments	10,971	1,633	12,605	10,569	2,815	13,384
M Duration	4.01	4.05	4.01	3.98	3.30	3.85
Total	37,298	81,015	118,313	69,210	82,619	151,829

- Treasury Operating Income stood at the level of Rs 3,610.02 Cr in Q3 FY17.
- Treasury Non-interest income has increased to Rs1,272.76 Cr in Q3 FY17 as against Rs 500.59 Cr in Q3 FY16, thereby registering a Y-o-Y growth of 154.25%.
- Total size of Bank's Domestic Investment as on 31st Dec., 2016 stood at Rs. 1,51,829 Cr.
- As on 31st Dec., 2016, the share of SLR-Securities in Total Investment is 91.18 %.
- The bank had 57.64% of SLR-Securities in HTM and 42.36 % in AFS as on 31st Dec., 2016.
- The percent of SLR to NDTL as on 31st Dec. 2016 was at 24.66% (excluding **CMBs*** of Rs 32,071.55 Cr) & 32.09% (including CMBs* of Rs 32,071.55 Cr)
- As on 31st Dec., 2016, the Modified Duration of AFS Investment was 2.21 and that of HTM securities was 4.95.
- In Q3, FY17 amount of Rs.5.39 Cr is provided towards additional depreciation on Investments.

*** Cash Management Bills**

Contribution of Treasury (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Y-O-Y Variation %
	Dec 15	Mar.16	June 16	Sep 16	Dec 16	
Interest income on Investment	2,316	2,071	2,057	2,061	2,273	-1.86
Profit from Sale of Investments	358	93	378	1,070	1,001	179.61
Profit from Exchange Transactions	139	124	385	383	271	94.96
Dividend Income	9	16	5	3	5	-44.44
Total contribution (Income)	2,822	2,304	2,825	3,517	3,550	25.80

Net Interest Income – Global (Q-o-Q)

(₹. in Crores)

Particulars	Quarter ended					Y-O-Y (%)
	Dec 15	Mar 16	June 16	Sep 16	Dec 16	
Interest Income	9,937	10,501	9,426	9,459	9,825	-1.13
a. From Advances	7,181	7,335	6,737	6,928	6,758	-5.89
b. From Investments	2,370	2,120	2,114	2,126	2,338	-1.35
c. From Other	386	1,046	575	405	729	88.86
Interest Expended	7,332	7,314	6,651	6,739	6,962	-5.05
a. On Deposits	6,744	6,411	6,035	5,955	6,143	-8.91
b. On Borrowings	422	599	550	490	494	17.06
c. Subordinated Bonds & Others	166	304	66	294	325	95.78
Net Interest Income	2,605	3,187	2,775	2,720	2,863	9.90

Non-Interest Income – Global (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Y-O-Y Variation %
	Dec 15	Mar.16	June 16	Sep 16	Dec 16	
Commission, Exchange & Brokerage	339	370	307	353	320	-5.60
Profit from Sale of Investments	358	93	379	1,072	1,001	179.61
Profit from Exchange Transactions	268	142	395	389	271	1.12
Recovery In W/o accounts	50	87	32	40	39	-22.00
Other Non Interest Income	135	192	125	157	138	2.22
Total Non-Interest Income	1,150	884	1,238	2,010	1,769	53.83

Profitability (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Y-O-Y Variation %
	Dec 15	Mar.16	June 16	Sep 16	Dec 16	
1. Total Income	11,087	11,385	10,664	11,469	11,594	4.57
a. Interest Income	9,937	10,501	9,426	9,459	9,825	-1.13
b. Non Interest Income	1,150	884	1,238	2,010	1,769	53.83
2. Total Expenditure	9,678	9,921	9,010	8,976	9,135	-5.61
a. Interest expended	7,332	7,314	6,650	6,739	6,962	-5.05
b. Operating Expenses	2,346	2,607	2,360	2,237	2,173	-7.37
3. Operating Profit	1,409	1,464	1,654	2,493	2,459	74.52
4. Net Profit	-1,506	-3,587	-741	127	102	106.77

Provisions (Quarter ended)

(₹. in Crores)

Particulars	Quarter ended					Y-o-Y Variation (%)
	Dec 15	Mar.16	June 16	Sep 16	Dec 16	
Operating Profit	1,409	1,464	1,654	2,493	2,459	74.52
Provisions for						
B&D	3,506	5,442	2,453	2,190	2,546	-27.38
Standard Assets	-91	67	326	5	-196	-115.38
NPV / Others	59	-173	3.50	66	-76	-228.81
Depreciation on Investment	130	134	-12	35	29	-77.69
Total Provisions before Tax	3,604	5,470	2,770	2,296	2,303	-36.10
Taxation	-689	-419	-375	70	54	107.84
Net Profit	-1,506	-3,587	-741	127	102	106.77

Key Financial Ratios (Quarter ended)

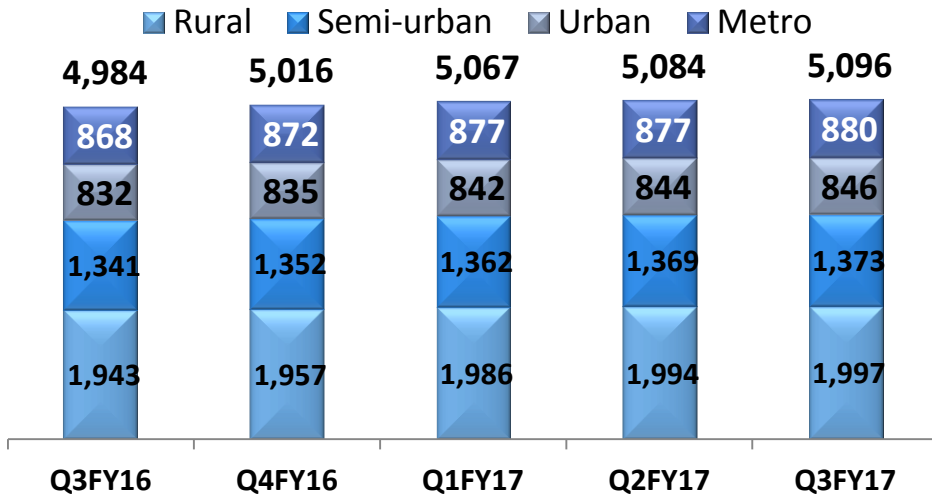
Particulars	Dec 15	Sep 16	Dec 16
	Global	Global	Global
Cost of Deposits	5.21	4.88	4.81
Yield on Advances	7.99	8.11	7.93
Yield on Investments	7.93	7.70	7.55
NIM	1.96	2.15	2.21
Cost to Income Ratio	55.85	47.30	46.92

Capital Adequacy – Basel-III

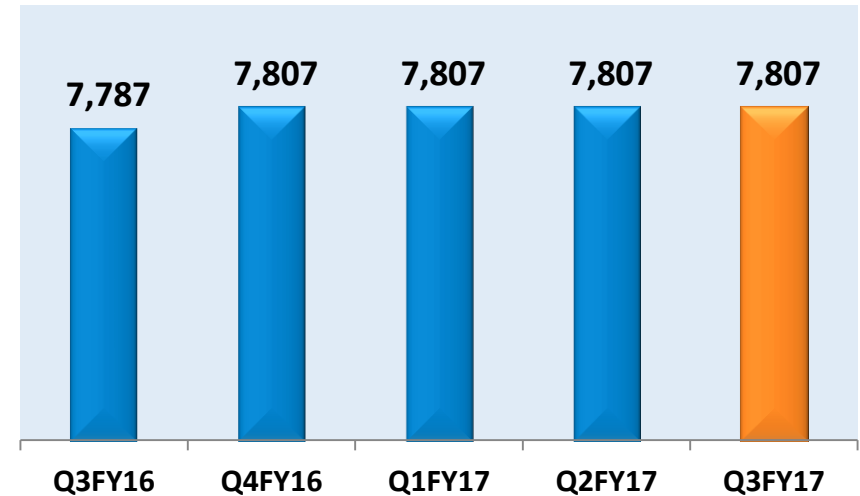
Particulars	Dec 15	Mar 16	Dec 16
Capital Adequacy - Basel III			
CET1 Capital	24,580	27,385	26,453
AT1 Capital	3,085	3,662	4,771
Tier I Capital	27,665	31,047	31,224
Tier II Capital	11,948	10,242	10,406
Total Capital	39,613	41,289	41,629
Total Assets	614,743	609,914	630,675
Risk Weighted Assets	351,113	343,754	343,657
CRAR – CET1 (%)	7.00	7.97	7.70
CRAR – AT1 (%)	0.88	1.07	1.38
CRAR – Tier I (%)	7.88	9.03	9.08
CRAR - Tier II (%)	3.40	2.98	3.03
Capital Adequacy Basel III (%)	11.28	12.01	12.11

Multiple Delivery Channels

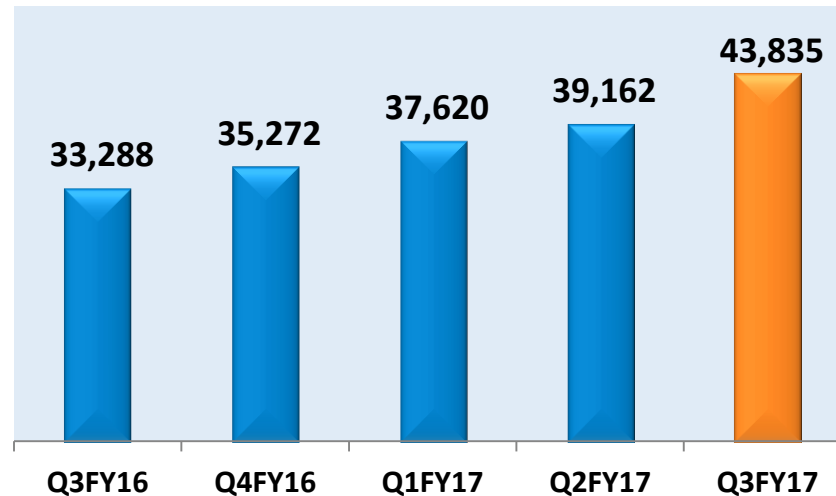
Branch Expansion



ATM Roll-Out

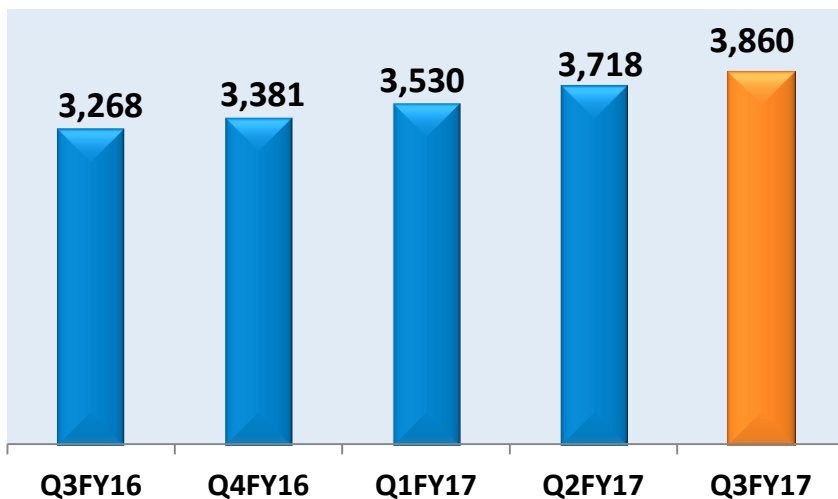


Debit Card ('000)

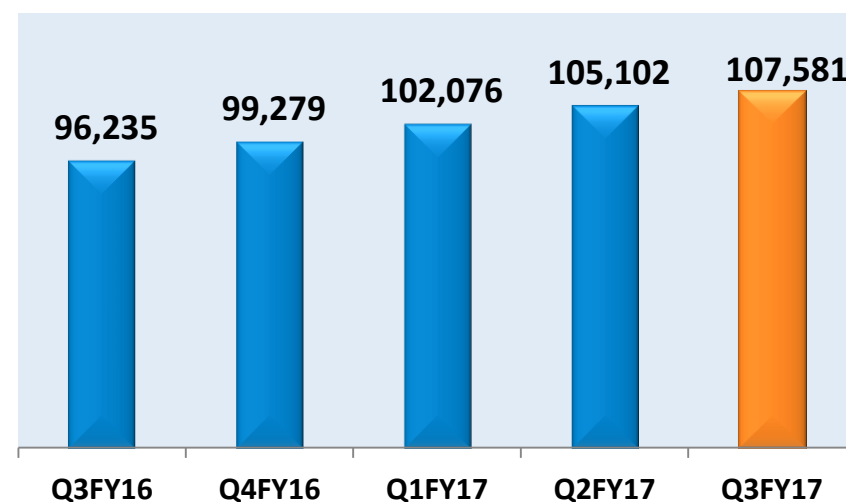


Multiple Delivery Channels (cont'd)

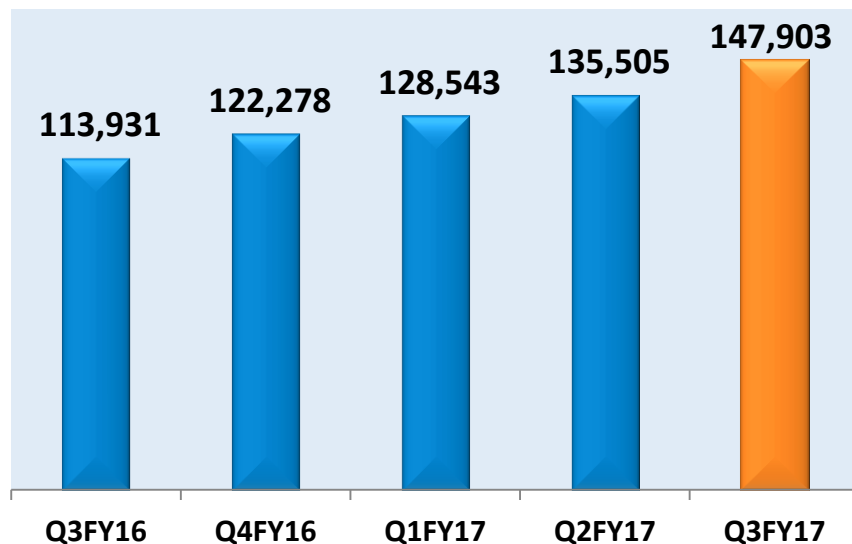
Internet Banking Users - Retail ('000)



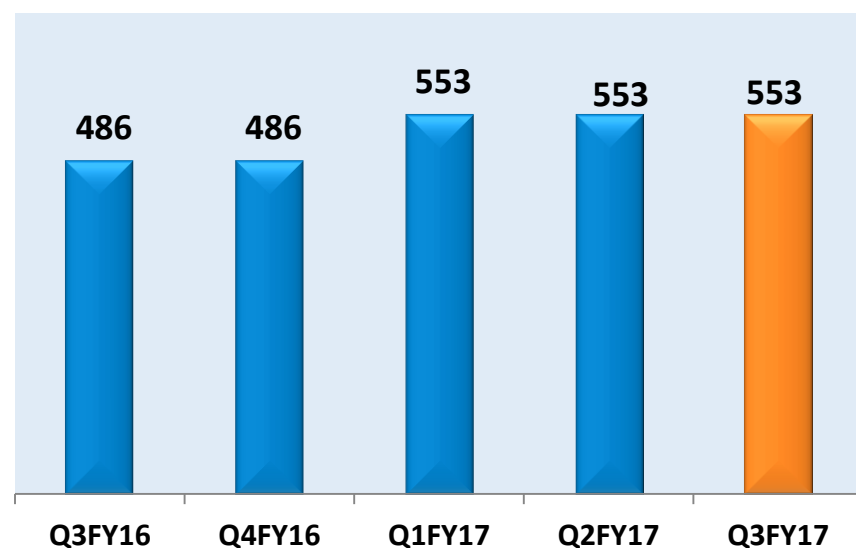
Internet Banking Users - Corporate



Mobile Banking Users



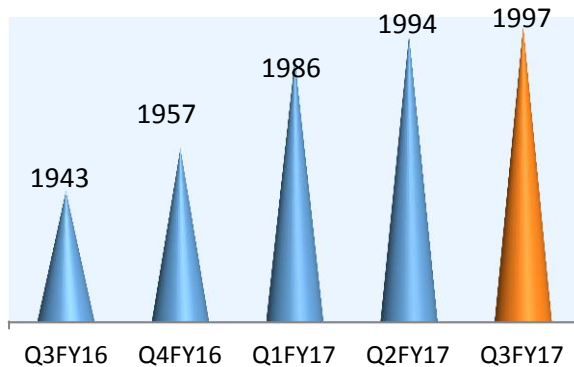
e-Galleries



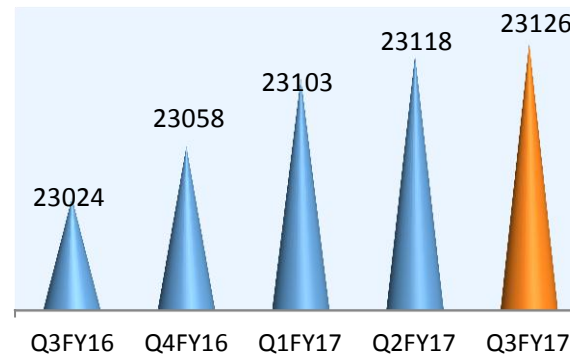
Performance Under Financial Inclusion

Particulars	As on 31.03.2016		As on 30.09.2016		As on 31.12.2016	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	113.50	1,442.93	146.54	2,197.21	159.84	3,802.37
Zero Balance Accts (Lacs)	24.92	-	28.90	-	33.98	-
PMSBY (Lacs)	34.27	-	34.86	-	35.04	-
PMJJBY (Lacs)	12.56	-	12.84	-	13.01	-
APY (Lacs)	0.95	-	1.47	-	1.60	-
PMMY Shishu (Actual)	296,079	658.47	336,659	745	347,242	855
PMMY Kishor	68,569	1,285.87	113,069	1,996	131,340	2,531
PMMY Tarun	11,838	807.94	20,931	1,368	25,359	1,781
PMMY Total	376,486	2,752.28	470,659	4,109	503,941	5,166

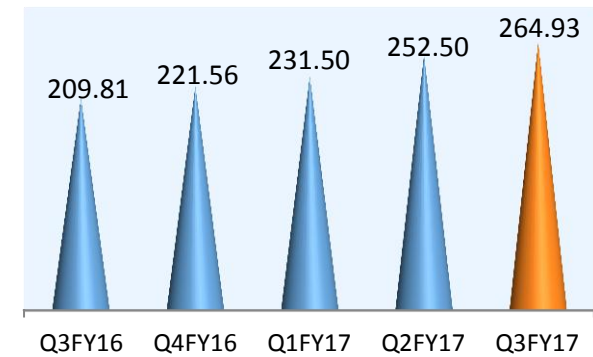
Rural Branches



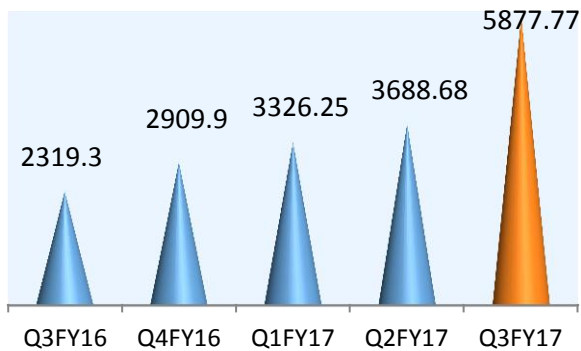
Unbanked Villages Covered



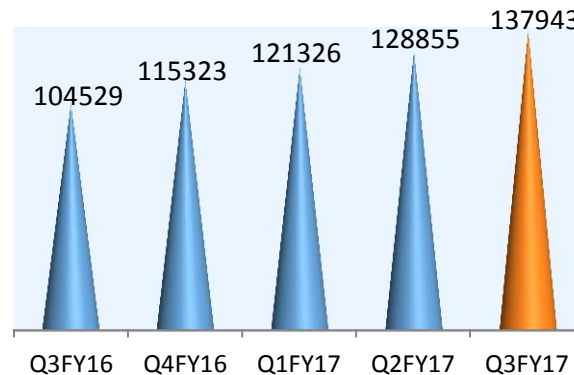
Total BSBD (NO Frll) Account (No in Lacs)



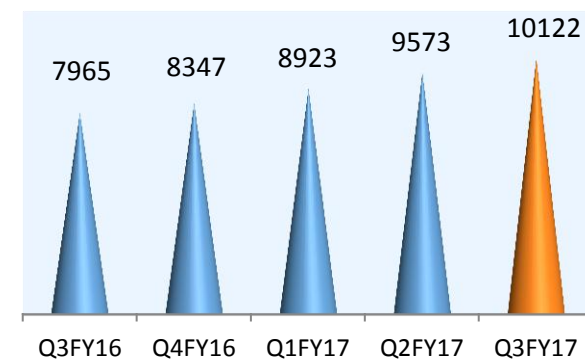
Total Deposit mobilised in BSBD (NO-Frll) Account (Amt. in Crores)



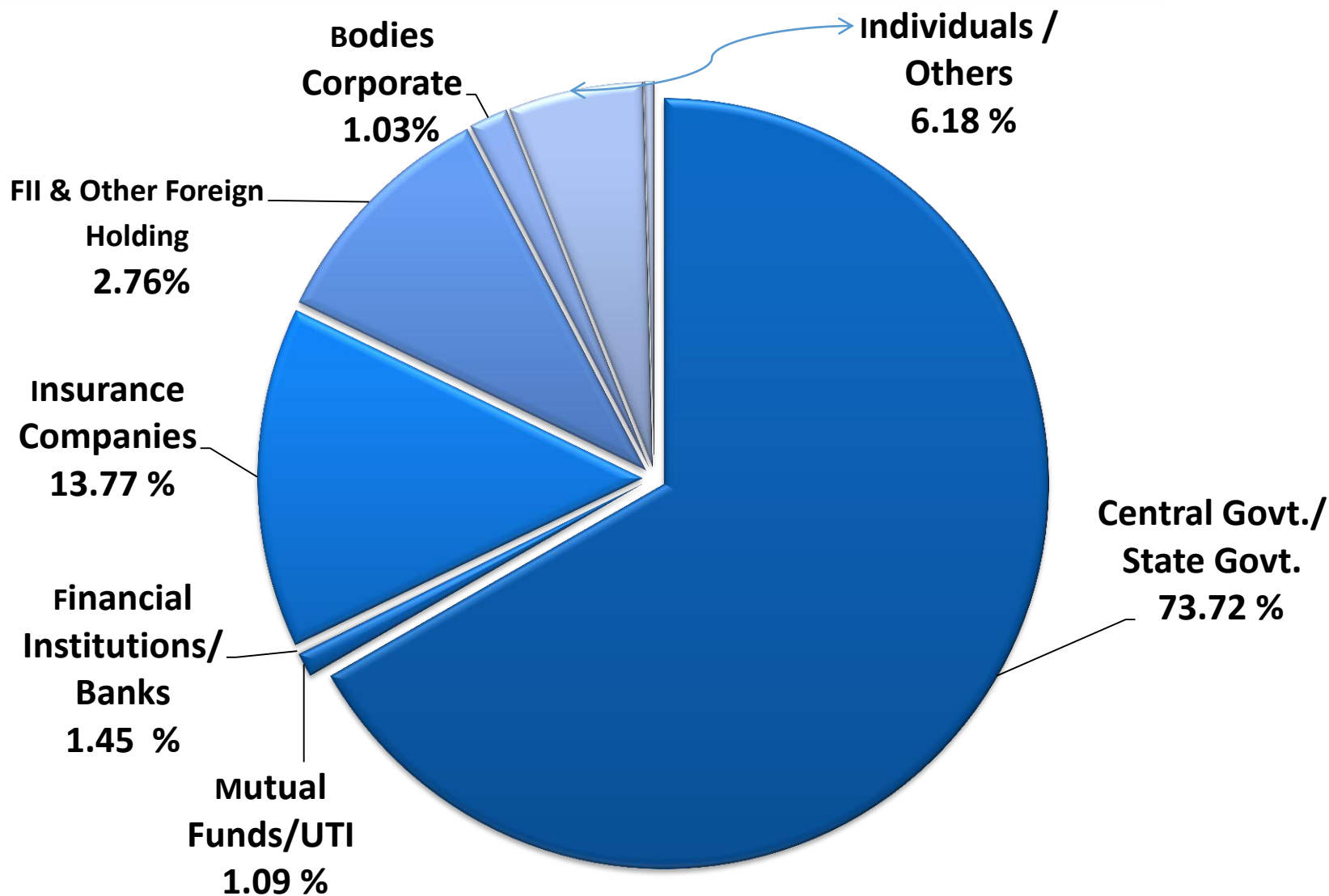
RSETIs - No of Candidates Trained





FLCs-No of Outdoor activities undertaken



Shareholding Pattern- 31.12.2016



-  Bank is rated 2nd most Trusted PSU Bank, amongst Top 100 Brands of 2016
-  CIMSME-Banking Excellence Award-2015 - Large Bank for "**Best Bank under MUDRA Yojana**".
-  NATIONAL AWARDS 2015 (FIRST PRIZE) under Best In House Magazine category by all India Annual Conference of Public Relation Society of India (PRSI) 2016
-  BOI MAGAZINE 'TAARANGAN' CONFERRED WITH INTERNATIONAL AWARD FOR '**BEST IN-HOUSE MAGAZINE**'- 7th CMO ASIA AWARD AT SINGAPORE
-  राजभाषा -गृहमंत्रालय भारत सरकार का राष्ट्रपति सम्मान "राजभाषा कीर्ति" प्रथम पुरस्कार "ख" क्षेत्र



THANK YOU!