



# **Performance During Q2 : FY16-17**

# PERFORMANCE AT A GLANCE

Q2 FY17		
Parameter	Rs. Crore	Y-o-Y (%)
Business	893,978	-2.93%
Total Deposits	505,280	-3.79%
Gross Advances	388,698	-1.79%
CASA Deposits	134,789	12.78%
Priority Sector Advances	109,636	6.47%
MSME Advances	48,509	1.22%
Retail Advances	38,908	11.36%

Ratios for Q2 FY17	
Parameter	(in %)
Gross NPA	13.45%
Net NPA	7.56%
Provision Coverage Ratio	55.23%
Total Stressed Assets (GNPA+STD Restructured)	16.53%
CASA (%)	35.79%
NIM (Q2)	Global Domestic
	<b>2.15</b> (2.20 in Q1) <b>2.62</b> (2.54 in Q1)
Cost to income Ratio	47.30 (56.47% in Q1)
Capital Adequacy (Basel-III)	12.50 %
	-CET1 (%)
	7.93 %
	-Tier- I
	9.37 %
	-Tier- II
	3.13%

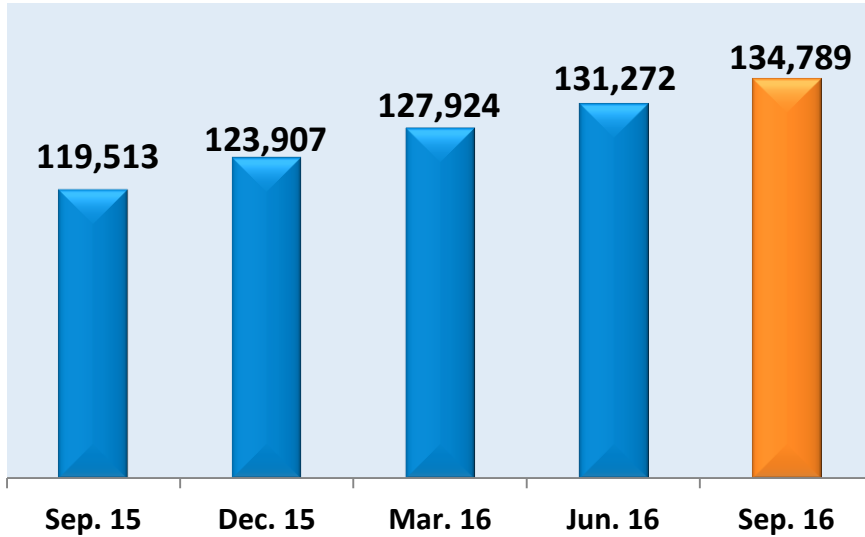
# Business (Q-o-Q)-Sequential

(₹.in Crores)

Business Mix (Deposits + Advances)	Sep15	Dec 15	Mar 16	Jun 16	Sep16	Y-O-Y Variation %
<b>Global Business</b>	<b>920,980</b>	<b>926,686</b>	<b>894,667</b>	<b>885,573</b>	<b>893,978</b>	<b>-2.93</b>
Domestic	668,421	669,816	645,888	647,681	656,192	-1.83
Foreign	252,559	256,870	248,779	237,892	237,786	-5.85
<b>Global Deposits</b>	<b>525,195</b>	<b>528,772</b>	<b>513,005</b>	<b>498,000</b>	<b>505,280</b>	<b>-3.79</b>
Domestic	389,864	391,480	377,309	373,290	381,724	-2.09
Foreign	135,331	137,292	135,696	124,710	123,556	-8.70
<b>Global Advances</b>	<b>395,785</b>	<b>397,914</b>	<b>381,662</b>	<b>387,573</b>	<b>388,698</b>	<b>-1.79</b>
Domestic	278,557	278,336	268,579	274,391	274,468	-1.47
Foreign	117,228	119,578	113,083	113,182	114,230	-2.56

## CASA - Domestic

(₹. in Crores)



**CASA Ratio:**  
35.79%

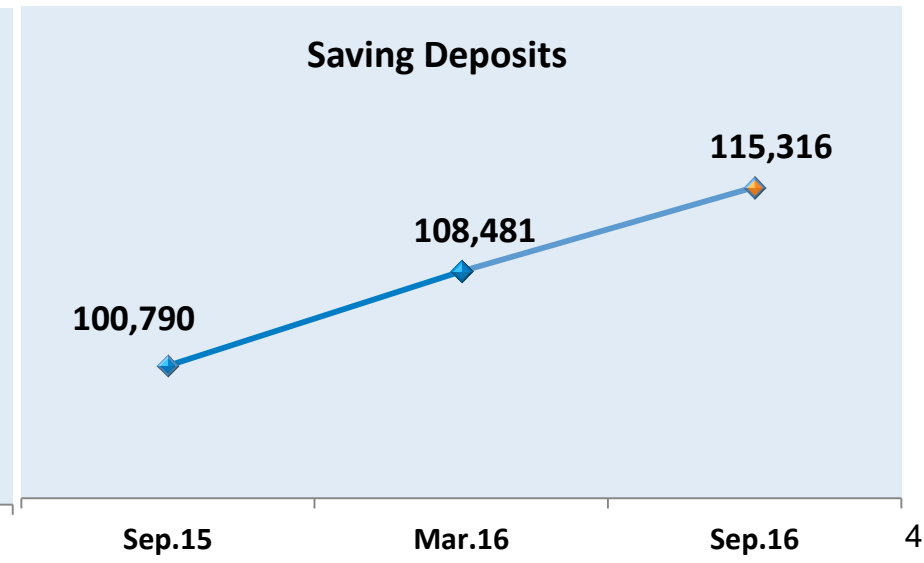
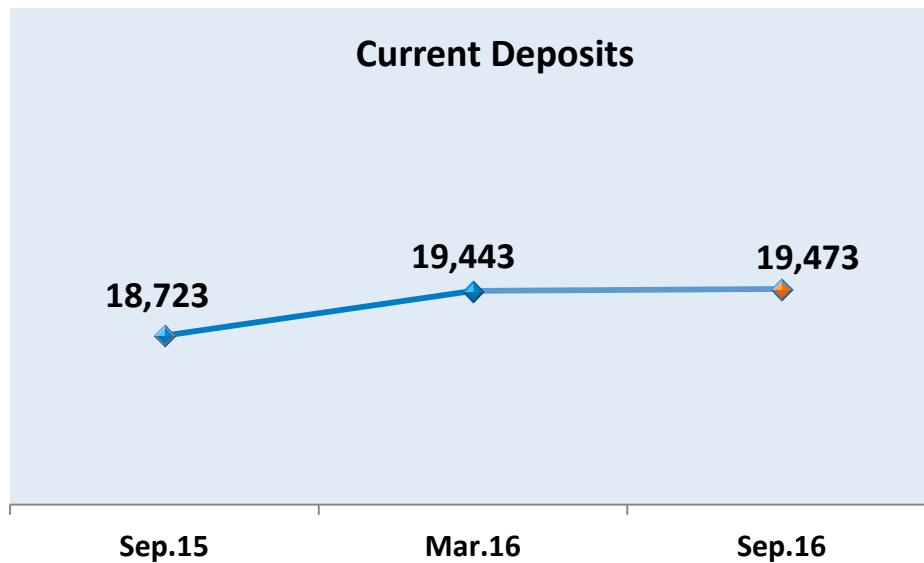
**CASA**  
YoY Growth: **12.78%**

**Current Deposit**  
YoY Growth: **4.01 %**

**Savings Deposit**  
YoY Growth: **14.41%**

## Current Deposits

## Saving Deposits



# Key Sectors – Domestic Credit

(₹ in Crores)

Industry	Sep 15	Dec15	Mar. 16	Jun 16	Sep 16	Y-O-Y Growth %	% to Domestic Credit	
							Sep 15	Sep 16
Agriculture*	44,846	45,222	45,080	45,418	46,515	3.72	16.10	16.95
MSME (Priority & Non- Priority)	47,923	49,445	49,190	47,820	48,509	1.22	17.20	17.67
Retail	34,938	35,453	37,777	37,863	38,908	11.36	12.54	14.18
Corporate & Others	150,850	148,216	136,532	143,290	140,536	-6.84	54.15	51.20
<b>Total</b>	<b>278,557</b>	<b>278,336</b>	<b>268,579</b>	<b>274,391</b>	<b>274,468</b>	<b>-1.47</b>	<b>100.00</b>	<b>100.00</b>

\*Excluding RIDF

(₹ in Crores)

Particulars	Sep.15	Dec15	Mar. 16	Jun 16	Sep 16	Y-O-Y Growth %	%age to Domestic Credit	
							Sep-15	Sep-16
Home	17,973	18,448	19,658	20,135	20,646	14.87	6.45	7.52
Mortgage	4,422	4,658	5,054	5,132	5,369	21.42	1.59	1.96
Auto	2,741	2,843	2,892	2,873	2,942	7.33	0.98	1.07
Education	3,076	3,122	3,143	3,152	3,275	6.47	1.10	1.19
Personal	1,098	1,120	1,177	1,179	1,188	8.20	0.39	0.43
Others	5,628	5,262	5,853	5,392	5,488	-2.49	2.02	2.00
<b>Total</b>	<b>34,938</b>	<b>35,453</b>	<b>37,777</b>	<b>37,863</b>	<b>38,908</b>	<b>11.36</b>	<b>12.54</b>	<b>14.18</b>

# Priority Sector Advances

(₹. in Crores)

Industry	Sep 15	Dec 15	Mar. 16	Jun 16	Sep 16	Y-O-Y Growth %	% to ANBC
Agriculture*	48,700	49,787	50,508	50,792	53,674	10.21	<b>19.63</b>
Out of which , S&MF	19,622	20,064	20,737	20,949	23,851	21.55	<b>8.72</b>
MSME	40,438	41,232	39,466	40,110	40,708	0.67	
Out of which , Micro	17,823	18,478	19,079	19,062	19,664	10.33	<b>7.19</b>
Housing Loan	9,181	9,676	10,314	10,633	10,762	17.22	
Educational Loan	3,021	3,087	3,093	3,102	3,227	6.82	
Others	1,633	1,243	1,275	1,201	1,265	-22.54	
<b>Total Priority Sector Advances</b>	<b>102,973</b>	<b>105,025</b>	<b>104,656</b>	<b>105,838</b>	<b>109,636</b>	<b>6.47</b>	<b>40.10</b>

- Including RIDF Rs. 8,046 crores ( out of which, NABARD-Rs. 7,159 cr, SIDBI-Rs.273 cr and NHB-Rs.614 cr) and IBPC Agriculture- Rs. 3,080 crore (out of which IBPC SF & MF-Rs. 2,050 crore)
- ANBC Rs.273,423 Crore as of 30.09.2016

# Domestic Credit – Industry-wise

Particulars	Sep 15	Dec.15	Mar. 16	June 16	Sep 16	Y-O-Y Growth %	% to Domestic Advances
Infrastructure	48,317	49,679	45,935	45,982	44,390	-8.13	16.17
Basic Metal & Metal products	12,441	13,627	13,649	14,124	14,088	13.24	5.13
Textiles	9,179	9,914	9,798	9,671	9,632	4.94	3.51
Gems & Jewellery	5,835	6,089	5,970	6,156	6,297	7.92	2.29
Chemicals & Chemical products	5,465	5,931	5,496	5,668	5,622	2.87	2.05
Vehicles, vehicle parts & Transport equipment	2,684	2,759	3,278	3,065	3,133	16.73	1.14
Rubber, Plastic & their products	2,313	2,342	2,377	2,185	2,276	-1.60	0.83
Construction	1,533	1,538	1,486	1,467	1,538	0.33	0.56
Other Industries	24,775	27,417	28,356	28,386	27,050	9.18	9.86
<b>Total</b>	<b>112,542</b>	<b>119,296</b>	<b>116,345</b>	<b>116,704</b>	<b>114,026</b>	<b>1.32</b>	<b>41.54</b>



# Advances - Infrastructure Sectors

(₹. in Crores)

Particulars	Sep-15	Dec. 15	Mar. 16	June 16	Sept. 16	Y-O-Y (%)
<b>Power</b>	<b>32,300</b>	<b>33,643</b>	<b>29,706</b>	<b>30,038</b>	<b>32,028</b>	<b>-0.84%</b>
<i>a) SEBs</i>	15,073	17,458	16,400	16,898	14,314	-5.04%
<i>b) Others</i>	17,227	16,185	13,306	14,491	17,714	2.83%
<b>Roads and Ports</b>	<b>10,852</b>	<b>10,815</b>	<b>11,046</b>	<b>10,785</b>	<b>11,300</b>	<b>4.13%</b>
<b>Telecom</b>	<b>951</b>	<b>956</b>	<b>936</b>	<b>934</b>	<b>884</b>	<b>-7.05%</b>
<b>Other Infrastructure</b>	<b>4,213</b>	<b>4,355</b>	<b>4,247</b>	<b>4,225</b>	<b>4,221</b>	<b>0.19%</b>
<b>Total</b>	<b>48,317</b>	<b>49,769</b>	<b>45,935</b>	<b>45,982</b>	<b>48,433</b>	<b>0.24%</b>

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

# Implementation of UDAY Scheme

- Total Exposure to State Electricity Corporations :

	<b>March,2016</b>	<b>June,2016</b>	<b>September,2016</b>
– Generation	- Rs.6205 crs	Rs.5,916 Crs	Rs.4,458 Crs
– Transmission	- Rs.1414 crs	Rs.1,512 Crs	Rs.1,396 Crs
– Distribution	- Rs.8781 crs	Rs.9,470 Crs	Rs.8,460 Crs
• <b>Total</b>	<b>Rs.16,400 crs</b>	<b>Rs.16,898 Crs</b>	<b>Rs.14,314 Crs</b>

Exposure on 9 DISCOMS Covered under UDAY Scheme :Rs.4968 Crs of which :

Rs. in Crs.

<b>Particulars</b>	<b>Amount</b>	<b>Provision</b>
Converted into Non SLR SDL in FY'2015-16	2,685.82	-
TL proposed to be converted into Non SLR SDL in FY'2016-17	-	-
Discom Bonds not envisaged to be converted into Non SLR SDL	880.62	132.09
Diminution in fair value (NPV)	-	-
WC Facilities not covered under UDAY	99.14	-
Implementation pending (Punjab and Andhra Pradesh State Governments)	1185.00	

# Restructured Assets

Period	Domestic	Foreign	Global
Up to March,2012	3,888	380	4,268
FY 12-13	7,605	170	7,775
FY 13-14	5,637	432	6,069
FY 2014-15	7,999	298	8,297
FY 2015-16	1,596	-	1,596
FY 2016-17 ( Q1 )	198	-	198
FY 2016-17 ( Q2 )	134	-	134
<b>TOTAL RESTRUCTURED PORTFOLIO</b>	<b>27,057</b>	<b>1,280</b>	<b>28,337</b>
<i>Of Which a) Standard</i>	<i>11,571</i>	<i>441</i>	<i>12,012</i>
<i>b) NPA</i>	<i>15,486</i>	<i>839</i>	<i>16,325</i>

# Standard Restructured Advances - Sequential

(₹. in Crores)

Item	Sep 15	Dec 15	Mar 16	Jun 16	Sep 16
<b>CDR Restructuring</b>	<b>3,169</b>	<b>2,188</b>	<b>1,686</b>	<b>1,579</b>	<b>1,595</b>
Domestic	3,023	2,054	1,584	1,375	1,394
Foreign	146	134	102	204	201
<b>Other Restructuring</b>	<b>16,138</b>	<b>15,082</b>	<b>11,186</b>	<b>10,371</b>	<b>10,417</b>
Domestic	15,655	14,642	10,936	10,121	10,177
Foreign	483	440	250	250	240
<b>Total</b>	<b>19,307</b> <b>(4.88%)</b>	<b>17,270</b> <b>(4.34%)</b>	<b>12,872</b> <b>(3.37%)</b>	<b>11,950</b> <b>(3.08%)</b>	<b>12,012</b> <b>(3.09%)</b>
Domestic	18,678	16,696	12,520	11,496	11,571
Foreign	629	574	352	454	441

Figures in ( ) represents % to Gross Advances

# Sector wise breakup of Standard Restructured Advances (Domestic)- 30.09.2016

(₹. in Crores)

Sector	Sept-15	Sept-16
INFRA	9,550	4,617
INFRA-POWER	7,119	3402
INFRA-TELECOM	430	426
INFRA-ROADS & PORTS	1,531	614
INFRA-OTHERS	470	175
AVIATION	2,311	2,195
TEXTILES	844	320
ENGG	1,016	160
SUGAR	460	448
PHARMA	385	461
STEEL	378	268
CEMENT	198	250
EDUCATION	266	120
SERVICES	254	59
HOTELS	149	101
OTHER METAL	163	135
PAPER	132	64
FOOD PROCESSING	145	71
AGRICULTURE	122	87
RUBBER & PLASTIC	93	26
AUTOMOBILES	124	45
CHEMICALS	57	102
CERAMICS	44	44
SERVICE-TRANSPORT RELATED	37	26
CRE	28	25
OTHERS	1,922	1,947
<b>Total</b>	<b>18,678</b>	<b>11,571</b>

# Movement in Restructured Portfolio as on 30.09.2016 (Domestic)

Restructured Portfolio	FY 2015-16			FY 2016-17 (Q1)			FY 2016-17 (Q2)		
	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	11496	15905	27401
Fresh Restructuring during the FY	634	920	1,554	198	0	198	36	97	133
Accounts slipped during FY	-6,720	6,720	-	-1,862	1,862	-	-258	258	-
Closed during FY**	687	398	1,085	2	428	430	40	12	62
Change in outstanding	-1,027	178	-849	-342	118	-224	-81	-344	-425
Upgraded during the year	140	-140	-	984	-984	-	418	-418	-
Restructured as at March 31	12,520	15,337	27,857	11,496	15,905	27,401	11571	15486	27057

\*\* 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 14 projects under 5/25 Flexible Structuring Scheme. Total outstanding under Flexible structuring of Rs.2,922 Crores.
- Total number of SDR cases identified are 19 accounts,(Our exposure Rs.4,126 crore) (13 accounts were approved, 6 accounts were declined).
- SDR has been implemented in 5 accounts while in 5 accounts, the implementation is in process and in 3 accounts , SDR has not been implemented.
- *S4A – 2 accounts with BOI exposure of Rs.182 crores are approved .*

# SMA-0,1,2 ACCOUNTS – AS ON 30.09.2016

(₹. In Crores)

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

VERTICAL	No. of Borrowers	FB O/S	NF O/s	Total (FB+NFB O/S)
SMA-0	50	908	548	1,457
SMA-1	191	6,690	1,487	8,177
<b>TOTAL</b>	<b>241</b>	<b>7,598</b>	<b>2,036</b>	<b>9,634</b>
SMA-2	173	11,272	1,917	13,189
<b>TOTAL</b>	<b>414</b>	<b>18,871</b>	<b>3,952</b>	<b>22,823</b>



# Asset Quality – Sequential (Global)

(₹. in Crores)

Item	Sep 15	Dec 15	Mar 16	June 16	Sep 16
Gross NPA	29,893	36,519	49,879	51,875	52,262
Net NPA	16,466	19,979	27,996	28,260	27,467
Gross NPA %	7.55	9.18	13.07	13.38	13.45
Net NPA %	4.31	5.25	7.79	7.78	7.56
<b>Provision Coverage Ratio %</b>	<b>55.08</b>	<b>54.50</b>	<b>51.14</b>	<b>53.06</b>	<b>55.23</b>

# Movement of NPA – Global (Q-o-Q)

(₹. in Crores)

Item	Sep 2015	Dec2015	Mar 2016	Jun 2016	Sep 2016
<b>Opening Balance</b>	<b>26,889</b>	<b>29,893</b>	<b>36,519</b>	<b>49,879</b>	<b>51,875</b>
<b>Less :</b>					
Recovery	799	870	1,214	970	1,133
Upgradation	1,459	1,523	1,829	2,209	1,507
Write Off	989	789	402	1,058	936
<b>Total reduction</b>	<b>3,247</b>	<b>3,181</b>	<b>3,445</b>	<b>4,237</b>	<b>3,576</b>
Add : Slippages	6,250	9,808	16,805	6,233	3,963
<b>Closing Balance</b>	<b>29,893</b>	<b>36,519</b>	<b>49,879</b>	<b>51,875</b>	<b>52,262</b>

# Break up of Gross NPA

	Sep 15	Mar - 16	Jun-16	Sep 16
<b>Large Corporate</b>	11,487	20,279	20,890	21,242
<b>Mid Corporate</b>	6,210	10,713	11,670	10,321
<b>SME</b>	6,929	8,576	7,579	8,408
<b>AGRICULTURE</b>	2,239	2,850	2,931	3,139
<b>RETAIL</b>	587	706	865	930
<b>TOTAL (DOMESTIC)</b>	<b>27,452</b>	<b>43,124</b>	<b>43,935</b>	<b>44,040</b>
<b>Total (Overseas)</b>	<b>2,442</b>	<b>6,755</b>	<b>7,940</b>	<b>8,222</b>
<b>Total (Global)</b>	<b>29,894</b>	<b>49,879</b>	<b>51,875</b>	<b>52,262</b>

# Sector wise NPA

Bank of India

Relationship beyond banking

## Domestic

(₹. in Crores)

Sector	Sep 15	Mar- 16	Sep 16	% to Sectoral Advances	
				Sep 15	Sep 16
Agriculture	2,239	2,850	3,139	4.99	6.75
Industry	17,809	31,097	30,598	15.82	26.83
Services	6,817	8,471	9,373	7.91	12.49
Retail	587	706	930	1.68	2.39
<b>Total</b>	<b>27,452</b>	<b>43,124</b>	<b>44,040</b>	<b>9.86</b>	<b>16.05</b>

## Overseas

(₹. in Crores)

Sector	Sep 15	Mar-16	Sep 16	% to Sectoral Advances	
				Sep 15	Sep 16
Trade	564	919	1,289	4.18	12.45
Manufacturing	949	2,150	2,371	11.06	33.43
Real Estate	200	227	306	11.74	17.70
Others	729	3,459	4,256	0.78	4.45
<b>Total</b>	<b>2,442</b>	<b>6,755</b>	<b>8,222</b>	<b>2.07</b>	<b>7.16</b>

# WILFUL DEFAULTERS AND SUIT FILED ACCOUNTS

## SUIT FILED & DECREED ACCOUNTS

	Number of Accounts	Amount	Of which Rs. 5 Crores & above
SUIT FILED	4504	12,016	10,675
DECREED	2452	2,754	2,069

## WILFUL DEFAULTERS

Total No. of Cases		Suit Filed		FIR Filed		SARFAESI Action Initiated	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
338	2,787	191	2,498	10	685	71	678

# Investments (Domestic)

Particulars	Sep 15				Sep 16			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
<b>1. SLR Investments</b>	<b>18,784</b>	<b>81,676</b>	<b>129</b>	<b>100,589</b>	<b>23,709</b>	<b>78,466</b>	<b>175</b>	<b>102,350</b>
Of Which:								
Government Securities	18,784	81,676	129	100,589	23,709	78,466	175	102,350
Other Approved Securities	0	0	0	0	0	0	0	0
M Duration	4.35	4.76	5.52	4.68	4.42	4.91	3.21	4.79
<b>2. Non SLR Investments</b>	<b>12,120</b>	<b>1,629</b>	<b>8</b>	<b>13,757</b>	<b>10,359</b>	<b>4,282</b>	<b>0</b>	<b>14,641</b>
M Duration	4.20	0.60	0	4.10	4.16	4.61	0	4.31
<b>Total</b>	<b>30,904</b>	<b>83,305</b>	<b>137</b>	<b>114,346</b>	<b>34,068</b>	<b>82,748</b>	<b>175</b>	<b>116,991</b>

- Treasury Income stood at the level of Rs 1,806 crores in Q2 of FY17. The increase in income provided support to both interest and Non Interest Income .
- Total size of Bank's Domestic Investment as on 30<sup>th</sup> Sept., 2016 stood at Rs.1,16,991 crore.
- As on 30<sup>th</sup> Sept., 2016, the share of SLR-Securities in Total Investment is 87.49 %.
- The bank had 76.66% of SLR-Securities in HTM and 23.34 % in AFS/HFT of the total SLR securities as on 30<sup>th</sup> Sept., 2016.
- The percent of SLR to NDTL as on 30<sup>th</sup> Sept. 2016 was at 26.38%..
- As on 30<sup>th</sup> Sept., 2016, the modified duration of AFS SLR Investment was 4.42 % and that of HTM securities was 4.91 %.
- In Q2, FY17 amount of Rs. 75.07 Crores is provided towards additional depreciation on Investments.

# Contribution of Treasury (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended				Y-O-Y Variation %
	Sep 15	Mar.16	June 16	Sep 16	
Interest income on Investment	2104	2071	2057	2061	-2.04
Profit from Sale of Investments	119	93	378	1070	799.16
Profit from Exchange Transactions	109	124	385	383	251.38
Dividend Income	20	16	5	3	-85.00
<b>Total contribution (Income)</b>	<b>2352</b>	<b>2304</b>	<b>2825</b>	<b>3517</b>	<b>49.53</b>



# Net Interest Income (Q-o-Q)

(₹. in Crores)

Particulars	Quarter ended				Y-O-Y (%)
	Sep 15	Mar 16	June 16	Sep 16	
<b>Interest Income</b>	<b>10,540</b>	<b>10,501</b>	<b>9,426</b>	<b>9,459</b>	<b>-10.26</b>
a. From Advances	7,830	7,335	6,737	6,928	-11.52
b. From Investments	2,158	2,120	2,114	2,126	-1.48
c. From Other	552	1,046	575	405	-26.63
<b>Interest Expended</b>	<b>7,520</b>	<b>7,314</b>	<b>6,651</b>	<b>6,739</b>	<b>-10.39</b>
a. On Deposits	6,693	6,411	6,035	5,955	-11.03
b. On Borrowings	499	599	550	490	-1.80
c. Subordinated Bonds & Others	328	304	66	294	-10.37
<b>Net Interest Income</b>	<b>3,020</b>	<b>3,187</b>	<b>2,775</b>	<b>2,720</b>	<b>-9.93</b>

# Non-Interest Income (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended				Y-O-Y Variation %
	Sep 15	Mar.16	June 16	Sep 16	
Commission, Exchange & Brokerage	329	370	307	353	7.29
Profit from Sale of Investments	119	93	379	1,072	800.84
Profit from Exchange Transactions	124	142	395	389	213.71
Recovery In W/o accounts	58	87	32	40	-31.03
Other Non Interest Income	148	192	125	157	6.08
<b>Total Non-Interest Income</b>	<b>778</b>	<b>884</b>	<b>1,238</b>	<b>2,010</b>	<b>158.35</b>

# Profitability (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended				Y-O-Y Variation %
	Sep 15	Mar.16	June 16	Sep 16	
<b>1. Total Income</b>	<b>11,318</b>	<b>11,385</b>	<b>10,664</b>	<b>11,469</b>	<b>1.33</b>
a. Interest Income	10,540	10,501	9,426	9,459	-10.26
b. Non Interest Income	778	884	1,238	2,010	158.35
<b>2. Total Expenditure</b>	<b>9,860</b>	<b>9,921</b>	<b>9,010</b>	<b>8,976</b>	<b>-8.97</b>
a. Interest expended	7,520	7,314	6,650	6,739	-10.39
b. Operating Expenses	2,340	2,607	2,360	2,237	-4.40
<b>3. Operating Profit</b>	<b>1,458</b>	<b>1,464</b>	<b>1,654</b>	<b>2,493</b>	<b>70.99</b>
<b>4. Net Profit</b>	<b>-1,126</b>	<b>-3,587</b>	<b>-741</b>	<b>127</b>	<b>111.28</b>

# Provisions (Quarter ended )

(₹. in Crores)

Particulars	Quarter ended				Y-o-Y Variation (%)
	Sep 15	Mar.16	June 16	Sep 16	
<b>Operating Profit</b>	<b>1,458</b>	<b>1,464</b>	<b>1,654</b>	<b>2,493</b>	<b>70.99</b>
<b>Provisions for</b>					
B&D	3,036	5,442	2,453	2,190	-27.87
Standard Assets	101	67	326	5	-95.05
NPV / Others	34	-173	3.50	66	94.12
Depreciation on Investment	66	134	-12	35	-46.97
<b>Total Provisions before Tax</b>	<b>3,237</b>	<b>5,470</b>	<b>2,770</b>	<b>2,296</b>	<b>-29.07</b>
Taxation	-653	-419	-375	70	110.72
<b>Net Profit</b>	<b>-1,126</b>	<b>-3,587</b>	<b>-741</b>	<b>127</b>	<b>111.28</b>

# Key Financial Ratios (Quarter ended )

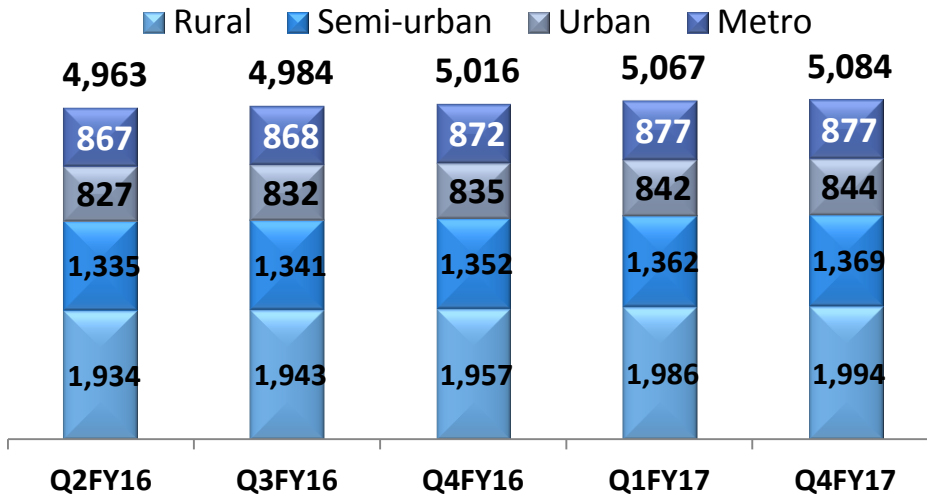
	Sep 15	March 16	June 16	Sep 16
Particulars	Global	Global	Global	Global
Cost of Deposits	5.33	4.98	4.89	4.88
Yield on Advances	8.60	8.20	7.97	8.11
Yield on Investments	7.99	7.36	7.75	7.70
NIM	2.29	2.06	2.20	2.15
Cost to Income Ratio	55.92	61.76	56.47	47.30

# Capital Adequacy – Basel-III

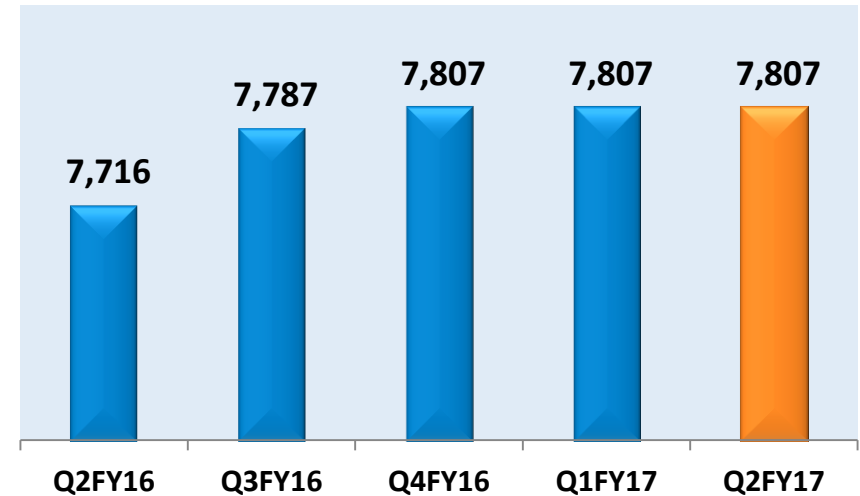
Particulars	Sep 15	Mar 16	Sep 16
<b>Capital Adequacy - Basel III</b>			
CET1 Capital	27,002	27,385	26,808
AT1 Capital	3,566	3,662	4,848
Tier I Capital	30,568	31,047	31,656
Tier II Capital	9,052	10,242	10,592
<b>Total Capital</b>	<b>39,620</b>	<b>41,289</b>	<b>42,248</b>
Total Assets	607,195	609,914	603,257
Risk Weighted Assets	353,452	343,754	337,852
CRAR – CET1 (%)	7.64	7.97	7.93
CRAR – AT1 (%)	1.01	1.07	1.44
CRAR – Tier I (%)	8.65	9.03	9.37
CRAR - Tier II (%)	2.56	2.98	3.13
<b>Capital Adequacy Basel III (%)</b>	<b>11.21</b>	<b>12.01</b>	<b>12.50</b>

# Multiple Delivery Channels

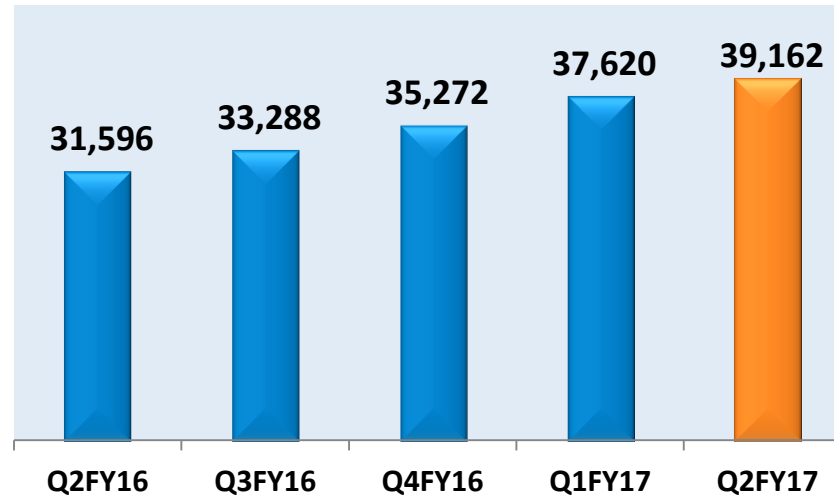
## Branch Expansion



## ATM Roll-Out

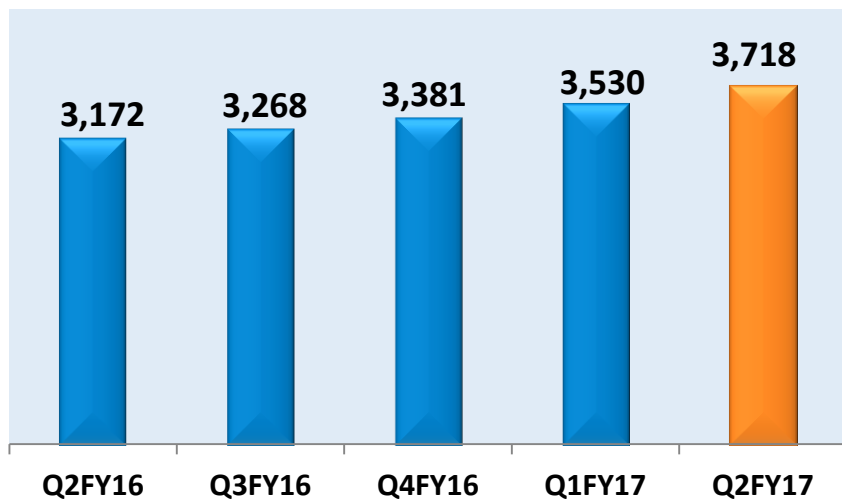


## Debit Card ('000)

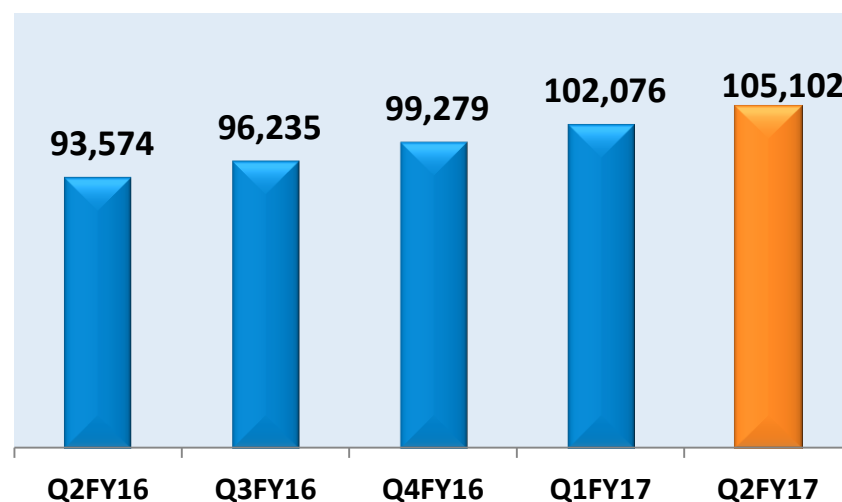


# Multiple Delivery Channels (cont'd)

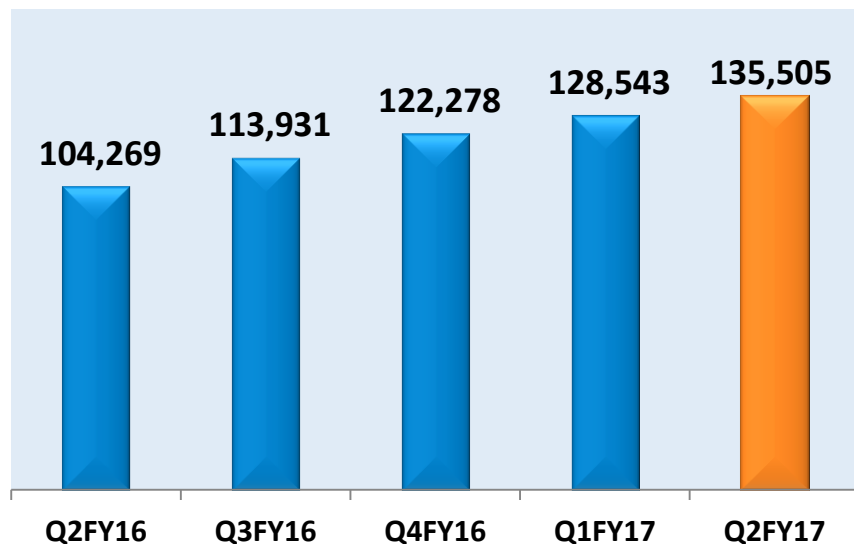
### Internet Banking Users - Retail ('000)



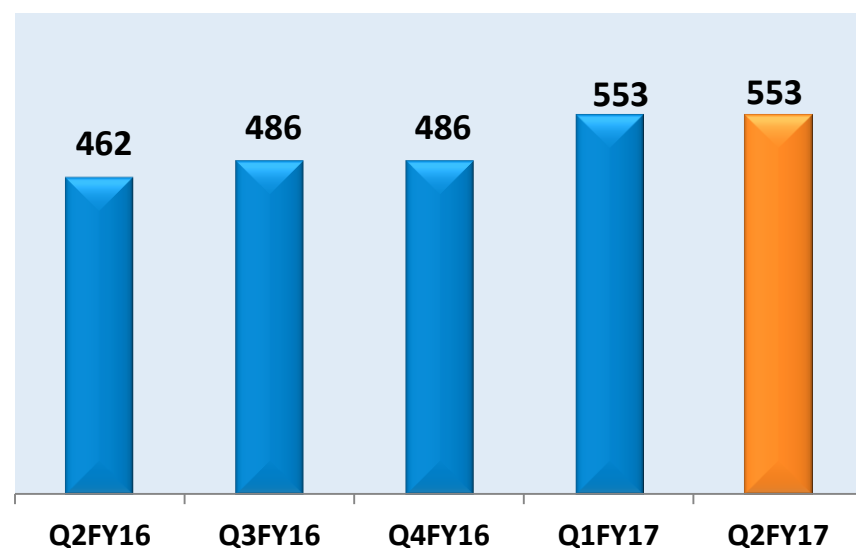
### Internet Banking Users - Corporate



### Mobile Banking Users



### e-Galleries

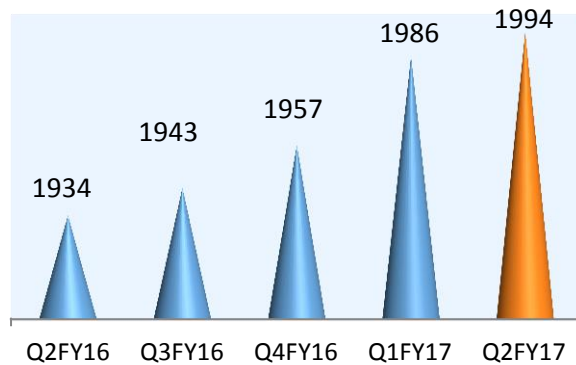




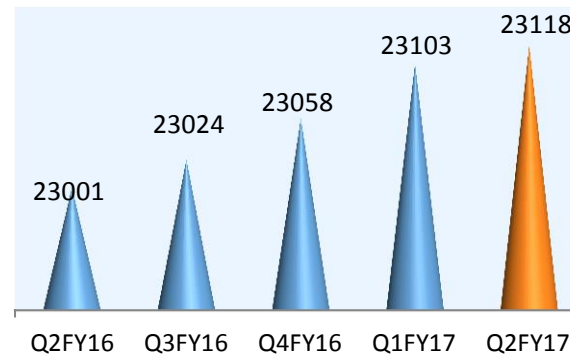
# Performance Under Financial Inclusion

Particulars	As on 31.03.2016		As on 30.09.2016	
	No. of Accts	Amt. (Rs. Cr.)	No. of Accts	Amt. (Rs. Cr.)
PMJDY (Lacs)	113.50	1,442.93	146.54	2197.21
Zero Balance Accts (Lacs)	24.92	-	28.90	-
PMSBY (Lacs)	34.27	-	34.86	-
PMJJBYP (Lacs)	12.56	-	12.84	-
APY (Lacs)	0.95	-	1.47	-
PMMY Shishu (Actual)	296,079	658.47	336,659	745
PMMY Kishor	68,569	1,285.87	113,069	1,996
PMMY Tarun	11,838	807.94	20,931	1,368
PMMY Total	376,486	2,752.28	470,659	4,109

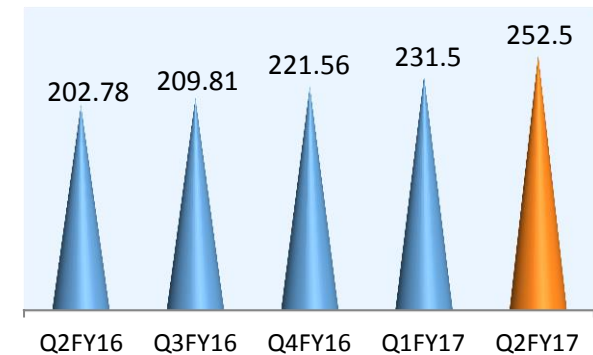
## Rural Branches



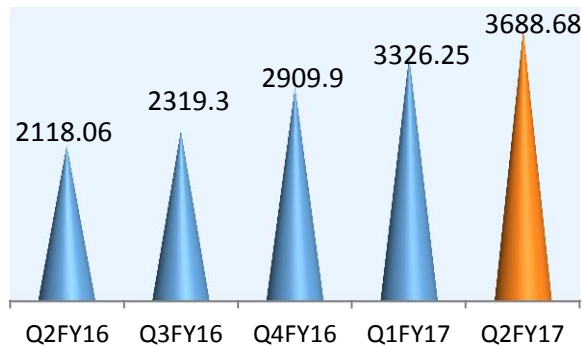
## Unbanked Villages Covered



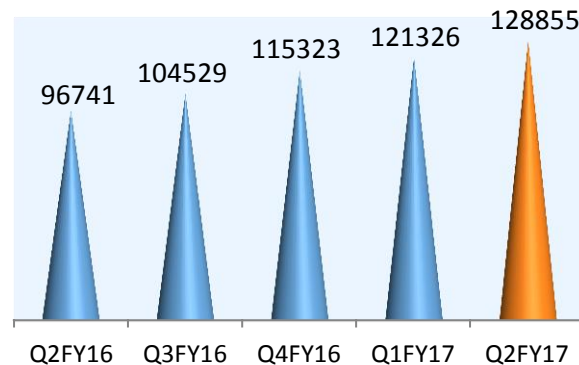
## Total BSBD ( NO Fril) Account (No in Lacs)



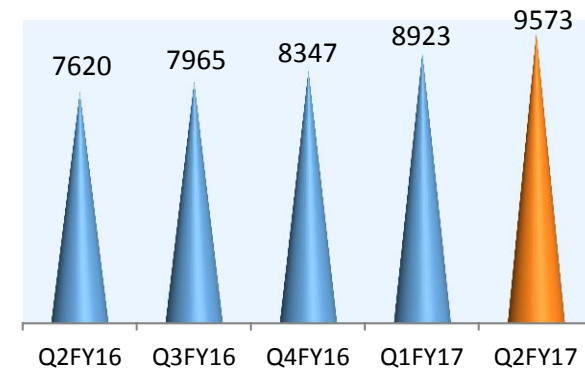
## Total Deposit mobilised in BSBD ( NO-Fril) Account (Amt. in Crores)



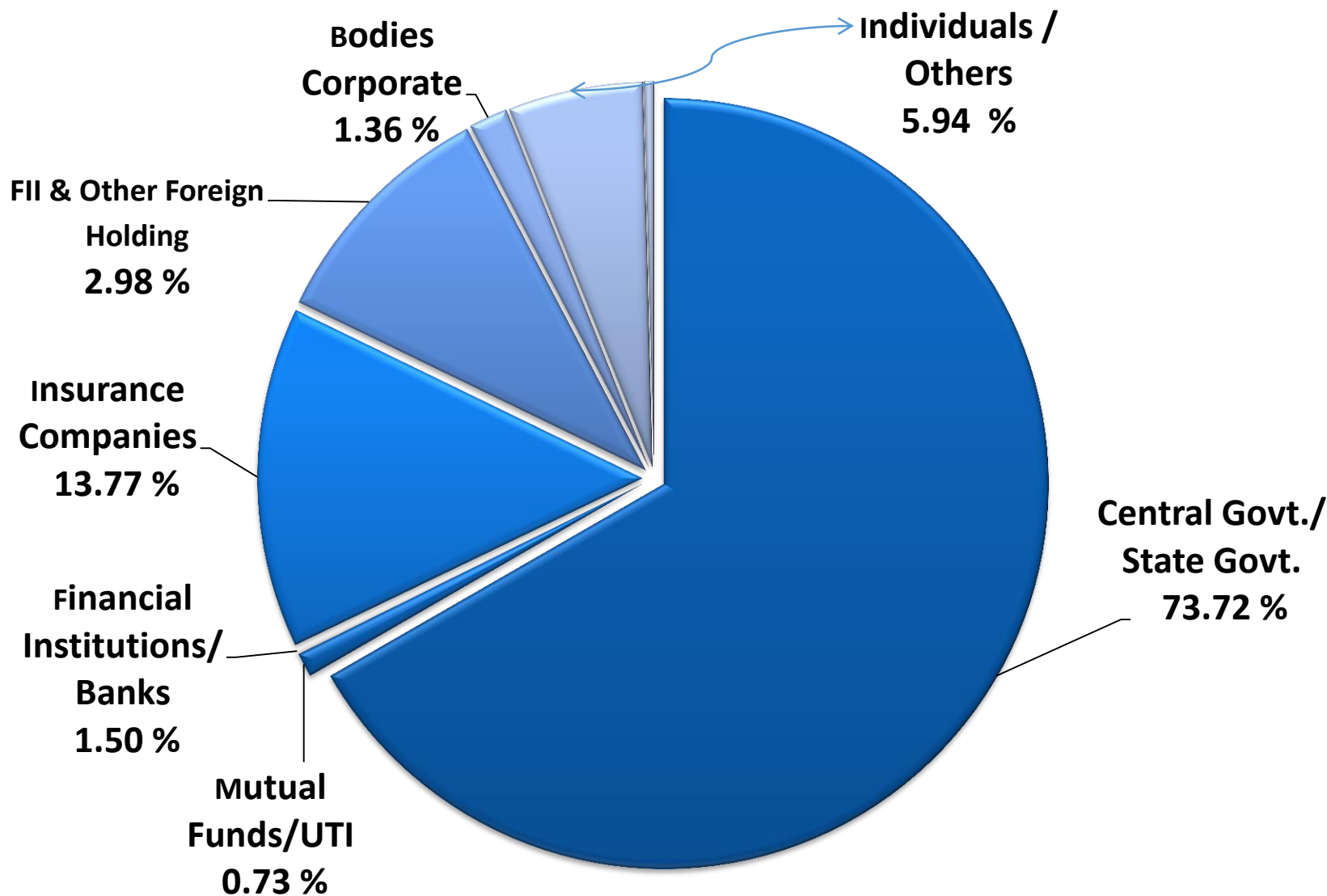
## RSETIs - No of Candidates Trained



## FLCs-No of Outdoor activities undertaken



# Shareholding Pattern- 30.09.2016





IBA Award 2015 - **Best Financial Inclusion** Initiative - LARGE BANK - Runners up.



CIMSME-Banking Excellence Award-2015 - Large Bank for "**Best Bank under MUDRA Yojana**".



National Award - **Best performing Bank** for outstanding achievement in implementing the MSME schemes for the year 2014-15.



Best Bank - category of '**Managing IT Ecosystem**' & '**Electronic Payments**'- Large Banks, IDRBT Banking Technology Excellence Awards, 2015-2016.



BOI MAGAZINE 'TAARANGAN' CONFERRED WITH INTERNATIONAL AWARD FOR '**BEST IN-HOUSE MAGAZINE**'- 7<sup>th</sup> CMO ASIA AWARD AT SINGAPORE



राजभाषा -गृहमंत्रालय भारत सरकार का राष्ट्रपति सम्मान "राजभाषा कीर्ति" प्रथम पुरस्कार "ख" क्षेत्र

THANK YOU!