

निवेशक संबंध विभाग  
प्रधान कार्यालय :  
स्टार हाउस, सी-5, "जी" ब्लॉक,  
8वीं मंजिल,  
बान्द्रा कुर्ला संकुल,  
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संदर्भ क्र. Ref. No.:HO:IRC:SD:2019-20: 356

दिनांक Date: 02.11.2019

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.

प्रिय महोदय/महोदया Dear Sir/Madam,

**Our Financial Results- Press Release**

We are attaching a copy of Press Release of the Bank released during press meet held on 1<sup>st</sup> November, 2019, where financial results of the Bank for the quarter /half year ended 30<sup>th</sup> September, 2019 was discussed.

धन्यवाद / Thanking you.

भवदीय / Yours faithfully,

(राजीव भाटिया) / Rajeev Bhatia  
कंपनी सचिव / Company Secretary



Encl : As Above

## PRESS RELEASE

### BANK OF INDIA ANNOUNCES SEPTEMBER 2019 (Q2 - FY 2019-20)

#### FINANCIAL RESULTS

##### BUSINESS:

- x Global Business of the Bank stood at Rs. 8,95,030 crore as on September 30, 2019 against Rs. 8,88,320 crore as on September 30, 2018.
- x Domestic Business stood at Rs.7,58,172 crore as on September 30, 2019 against Rs. 7,20,241 crore in September, 2018, signifying Y-o-Y increase of 5.27%. As a result of rationalisation measure, overseas business witnessed a de-growth of 18.6% and stood at Rs.1,36,858 crore.
- x CASA Deposits grew by 7.75% YoY and its share in Domestic deposits improved from 41.44% in September 2018 to 42.35% in September 2019.
- x The domestic Advances increased by 5% i.e. from Rs. 3,06,320 crore in September, 2018 to Rs.3,21,642 crore in September, 2019. The Gross Advances (Global) stood at Rs.376,993 crore as on September 30, 2019 against Rs. 376,178 crore as on September 30, 2018.
- x The RAM Advances (Retail, Agriculture and MSME) increased from Rs. 153,099 crore as on September 30, 2018 to Rs.162,368 crore as on September 30, 2019 and its share in Advances stood at 50.48% in September 2019.
- x Priority Sector advances stood at Rs.124,497 crore which constitutes 40.46% of ANBC.

##### ASSET QUALITY:

- x Gross NPAs came down from Rs.62,068 crore in June, 2019 to Rs.61,476 crore in September 2019.
- x Slippages reduced both on QoQ and YoY basis. From Rs.3683 crore during Q1, it came down to Rs. 3166 crore during Q2- FY 2019.
- x % D Q Gross NPA ratio improved from 16.50% in June, 2019 to 16.31% in September, 2019.
- x The Provision Coverage Ratio improved from 69.12% in September 2018 and 77.12% in September 2019.



