



Performance Analysis

Q2 FY 2021

Major Highlights

Major Highlights – Q2FY21

Business Details (Rs crore)

	Sep 30, 2019	Sep 30, 2020	YOY
Total Deposits	8,94,130	9,54,340	6.73
CASA Deposits*	2,96,792	3,32,493	12.03
Retail term deposits*	3,61,489	3,94,729	9.20
Total Advances	6,82,669	7,18,957	5.32
Out of which, Retail**	95,832	111,944	16.8

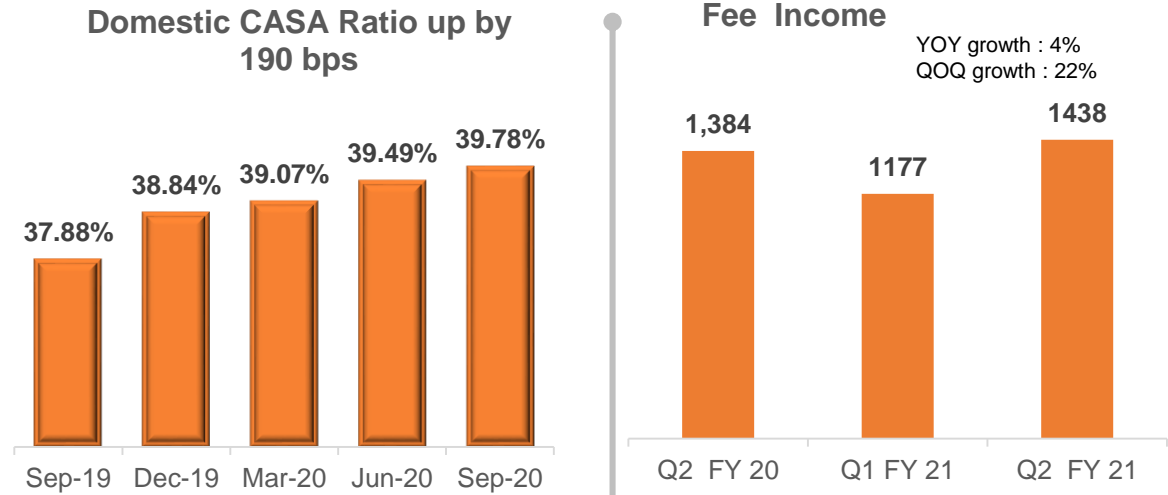
* CASA and retail term deposits are domestic

**organic growth, excluding pool purchase

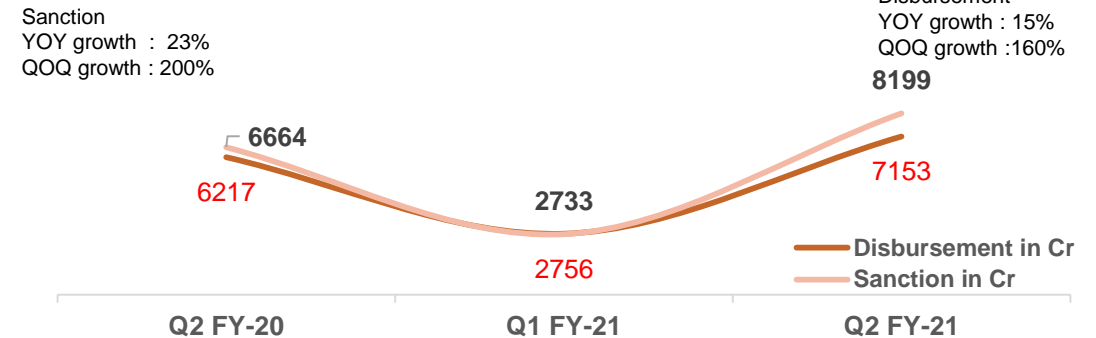
Financial performance (Rs crore)

	Sep 30, 2019	Sep 30, 2020
Net Interest Income	7,028	7,508
Operating profit	5,336	5,552
Net profit	737	1,679
Credit deposit ratio (%)	80.7	80.1
Gross NPA (%)	10.25	9.14
Credit Cost (%)	2.02	1.24
Capital Adequacy Ratio (Standalone) (%)	12.98	13.26

Growth drivers



Retail Loan Sanction & Disbursement

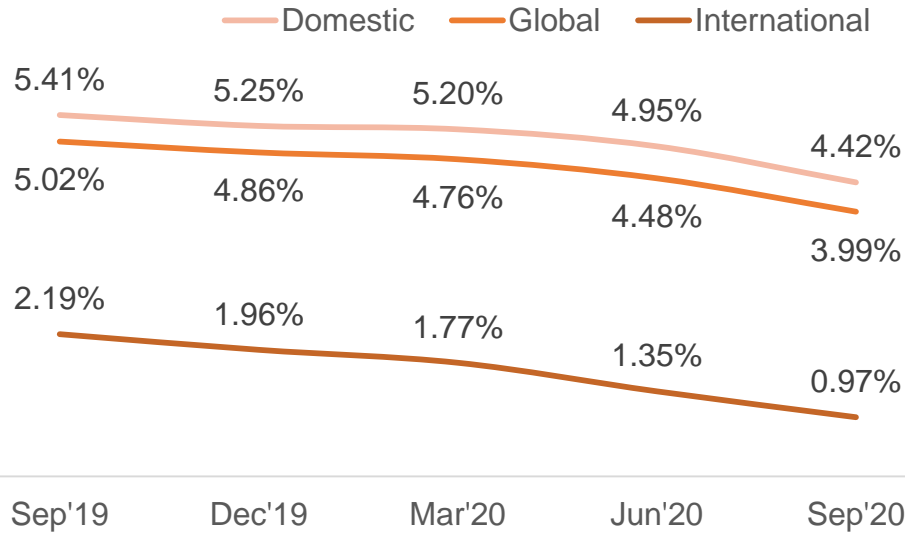


As per EASE 2.0 Bank of Baroda ranks First among PSBs

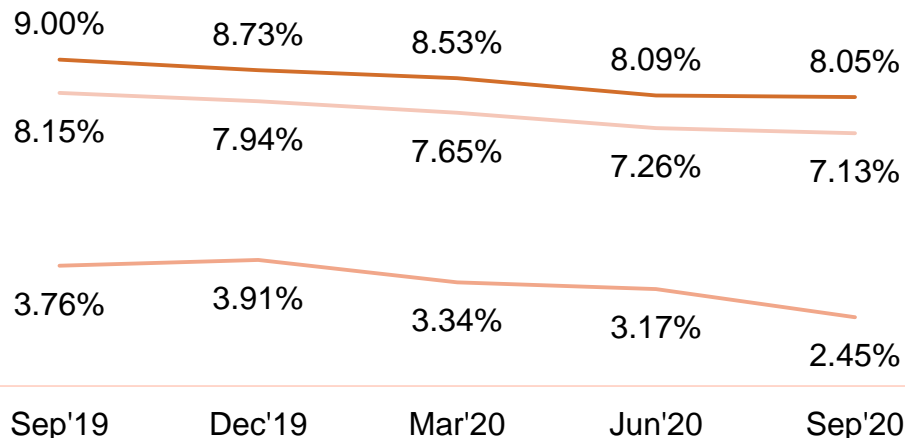
Financial Performance

Key Ratios

Cost of Deposits

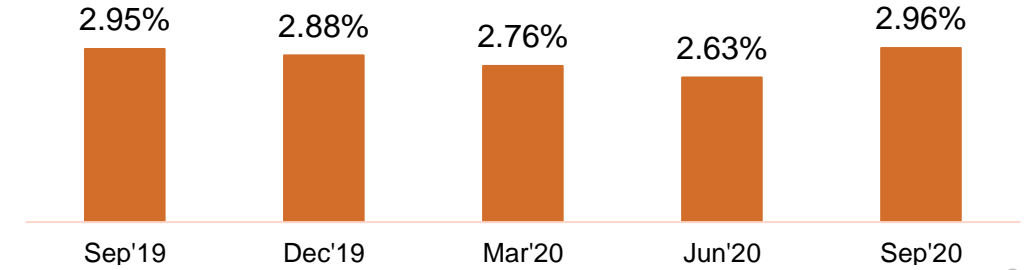


Yield on Advances

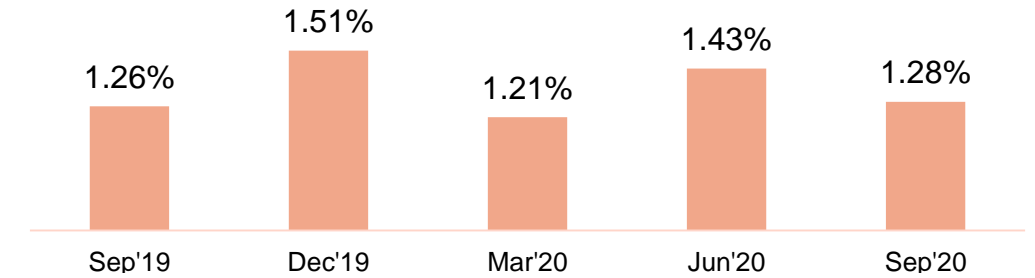


NIM

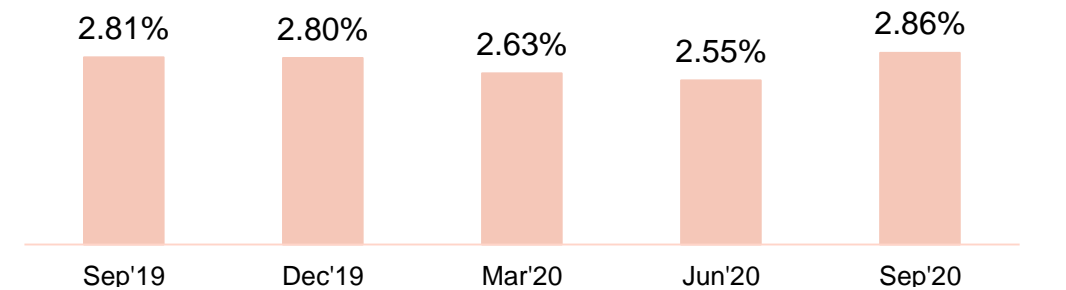
Domestic



International



Global



Operating Performance

Particulars (INR crore)	Q2 FY 20	Q1 FY 21	Q2 FY 21	YOY (%)
Interest on advances	13,891	13,079	12,838	-7.58
Interest on investments	4,419	4,515	4,257	-3.67
Other Interest income	965	900	823	-14.73
Total Interest Income	19,274	18,494	17,918	-7.04
Interest on Deposits	11,111	10,511	9,351	-15.84
Interest on borrowings	623	602	500	-19.72
Other Interest paid	513	565	559	8.96
Total Interest Expenses	12,246	11,678	10,410	-14.99
Net Interest Income (NII)	7,028	6,816	7,508	6.83
Non- Interest Income	2,824	1,818	2,802	-0.77
Operating Income	9,852	8,634	10,310	4.65
Operating Expenses	4,516	4,314	4,758	5.36
Operating Profit	5,336	4,320	5,552	4.05
Cost to Income Ratio (%)	45.84	49.97	46.15	

	H1 FY 20	H1 FY 21	YOY (%)
	27,241	25,917	-4.86
	9,065	8,771	-3.23
	1,912	1,723	-9.89
	38,217	36,412	-4.72
	22,305	19,862	-10.96
	1,299	1,102	-15.17
	1,089	1,124	3.21
	24,693	22,088	-10.55
	13,524	14,324	5.92
	4,742	4,621	-2.55
	18,266	18,944	3.72
	8,653	9,072	4.84
	9,612	9,872	2.70
	47.38	47.89	

Non-Interest Income

Particulars (INR crore)	Q2 FY 20	Q1 FY 21	Q2 FY 21	YOY (%)
Commission, Exchange, Brokerage	608	493	669	10.1
Incidental Charges	231	176	233	0.9
Other Miscellaneous Income	292	199	303	3.8
Forex Income	253	309	232	-8.3
Total Fee Income	1,384	1,177	1,438	3.9
Dividend Income	32	6	18	-43.8
Trading Gains – Profit from Sale of Investments	942	541	1,006	6.8
Recovery from TWO	465	94	341	-26.7
Other Non-Interest Income	1,439	641	1,365	-5.1
Total Non-Interest Income	2,823	1,818	2,802	-0.7

	H1 FY 20	H1 FY 21	YOY (%)
	1,223	1,163	-4.9
	419	409	-2.4
	560	503	-10.2
	516	541	4.8
	2,718	2,616	-3.8
	75	25	-66.7
	1,280	1,547	20.9
	668	434	-35.0
	2,023	2,005	-0.9
	4,742	4,621	-2.5

Operating Expenses

Particulars (INR crore)	Q2 FY 20	Q1 FY 21	Q2 FY 21	YOY (%)
Employee Cost	2,281	2,242	2,550	11.81
<i>of which:</i> Salaries	1,731	1,841	1,744	0.75
Provisions for employees	550	401	806	46.54
Other Operating Expenses	2,234	2,072	2,208	-1.18
<i>of which :</i>			404	1.25
Rent, Taxes and Lighting	399	314		
Printing and Stationery	27	14	35	28.15
Depreciation	399	312	325	-18.46
Law charges	40	26	43	7.36
Postage, Telegrams, Telephone etc	43	37	50	15.81
Repairs and Maintenance	267	226	292	9.46
Insurance	235	274	307	30.74
NFS charges/Fees	98	72	94	-4.42
Other Expenditure	726	797	658	-9.38
Operating Expenses	4,516	4,314	4,758	5.36

	H1 FY 20	H1 FY 21	YOY (%)
	4,221	4,792	13.53
	3,434	3,585	4.40
	787	1,207	53.37
	4,433	4,280	-3.43
	734	718	-2.24
	53	48	-8.53
	853	638	-25.29
	75	69	-8.17
	95	87	-8.64
	578	518	-10.32
	526	581	10.57
	191	165	-13.58
	1,327	1,455	9.64
	8,653	9,072	4.84

Profit Position

Particulars (INR crore)	Q2 FY 20	Q1 FY 21	Q2 FY 21	YOY (%)
Operating Profit	5,336	4,320	5,552	4.04
Total Provisions	4,209	5,628	3002	-28.69
of which				
Provision for NPA & Bad Debts Written-off	3,425	3,458	2277	-33.52
Provision for Standard Advances	294	1,811	691	135.03
Provision for Depreciation on Investment	272	49	-94	-134.56
Other Provisions	218	310	128	-41.28
Profit before Tax	1,127	-1,308	2,550	126.33
Tax Provisions	390	-444	872	123.49
Net Profit	737	-864	1,679	127.82

	H1 FY 20	H1 FY 21	YOY (%)
	9,612	9872	2.70
	7,494	8629	15.15
	6,594	5735	-13.03
	184	2501	1259.24
	245	-45	-118.37
	471	438	-7.01
	2,118	1242	-41.34
	672	428	-36.25
	1,447	814	-43.75

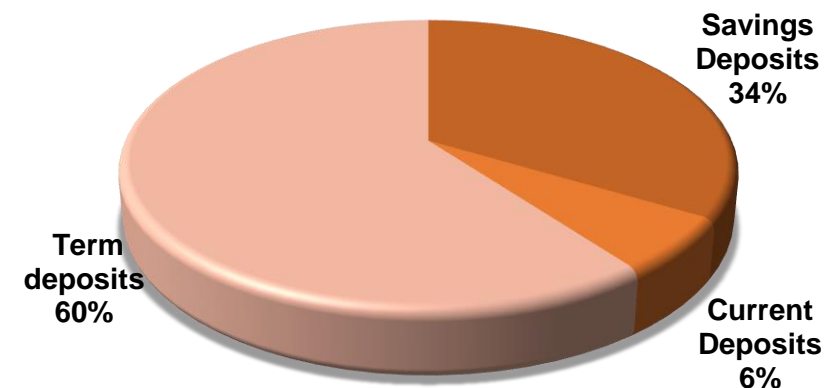
Total COVID 19 provisions stood at Rs. 1,748 crore

Business Performance

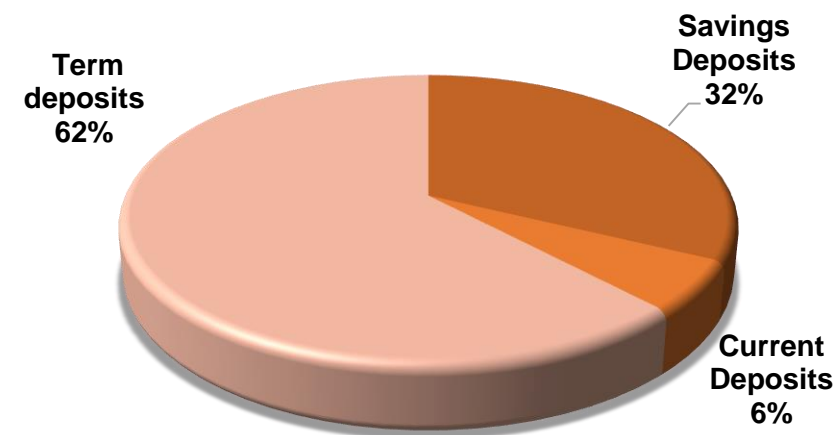
Deposits

Particulars (INR crore)	Sep'19	Jun'20	Sep'20	YOY (%)
Domestic CASA Deposits	2,96,792	3,21,229	3,32,493	12.03
Domestic Saving Deposits	2,51,851	2,73,604	2,80,388	11.33
Domestic Current Deposits	44,940	47,625	52,104	15.94
Term Deposits	4,86,700	4,92,301	5,03,401	3.43
Retail Term Deposits	3,61,489	3,84,608	3,94,729	9.20
Domestic Deposits	7,83,492	8,13,530	8,35,894	6.69
International Deposits	1,10,638	1,20,931	1,18,446	7.06
Total Deposits	8,94,130	9,34,461	9,54,340	6.73
Domestic CASA(%)	37.88%	39.49%	39.78%	
Global CASA (%)	34.90%	36.24%	36.71%	

% share in Domestic Deposits in Sep' 20



% share in Domestic Deposits in Sep' 19



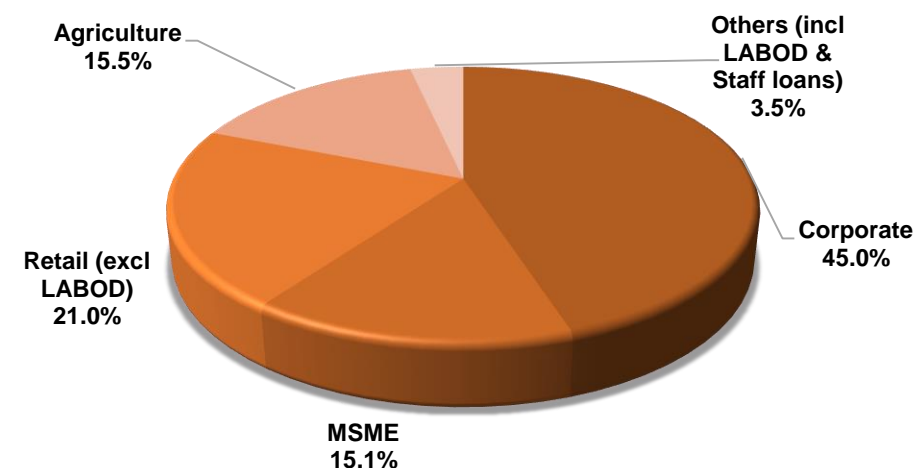
Advances

Particulars (INR crore)	Sep'19	Jun'20	Sep'20	YOY (%)
Retail*	95,832	107,084	1,11,944	16.81
Home Loans*	66,837	72,428	75,626	13.15
Auto Loans*	13,196	16,772	17,783	34.75
Education Loans	4,962	5,352	5,592	12.69
Others	10,836	12,505	12,922	19.25
Corporate	2,71,901	2,93,007	2,72,219	0.12
MSME	84,581	87,582	91,195	7.82
Agriculture	80,519	88,588	93,818	16.52
Others (incl LABOD & Staff loans and pool purchase)	39,159	38,777	36,069	-7.89
Gross Domestic Advances	5,71,991	6,15,038	6,05,245	5.81
International Gross Advances	1,10,678	1,21,509	1,13,712	2.74
Global Gross Advances	6,82,669	7,36,547	7,18,957	5.32

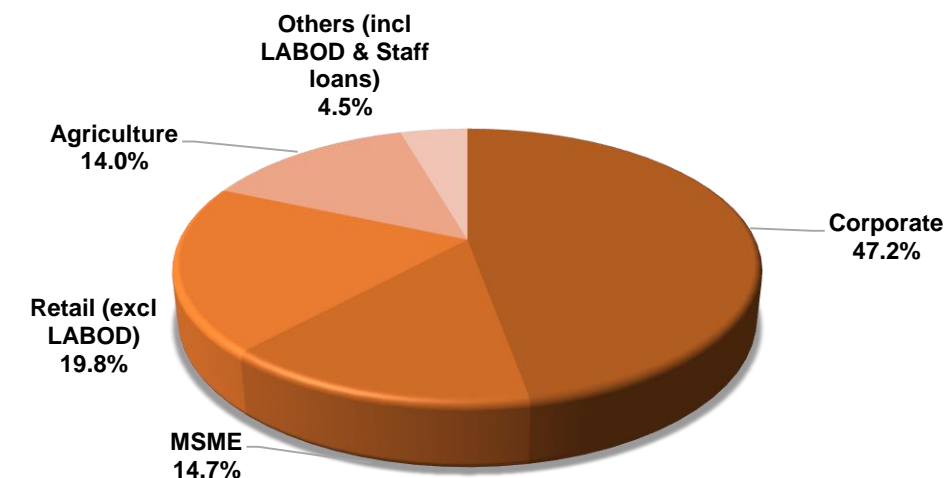
Rs 8,030 crore of financing has been under TLTRO and PCG under Corporate Vertical not included above

*Retail is ex-pool purchase. For Sep'20, Retail including pool stands at Rs 1,26,915 crore and home loan including pool is at Rs 86793 crore against Rs 1,13,922 crore and Rs 80,859 crore, respectively in Sep'19.

% share in Gross Domestic Credit in Sep' 20



% share in Gross Domestic Credit in Sep' 19

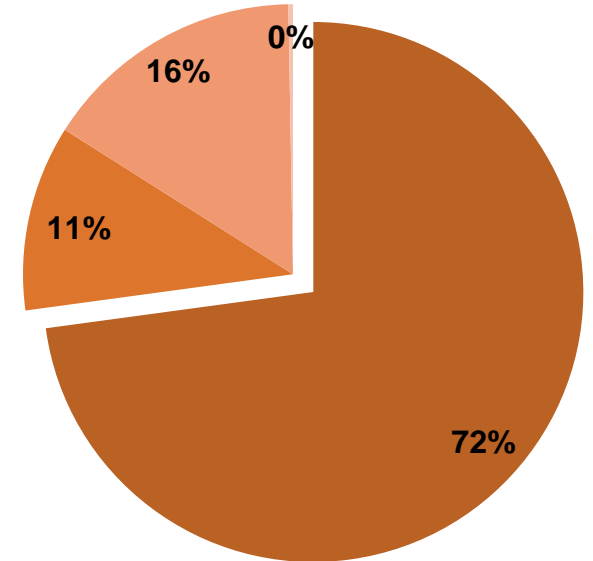
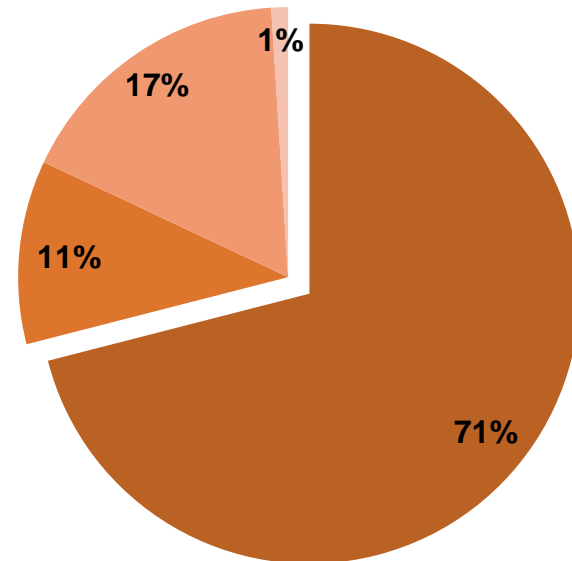
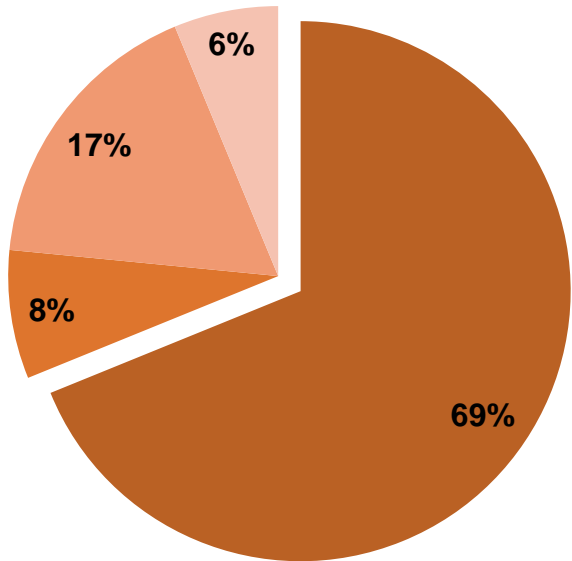


Risk profile- Post Amalgamation

As on 01.04.2019

As on 31.03.2020

As on 30.09.2020



■ Above 725 ■ 701-725 ■ Up to 700 ■ -1

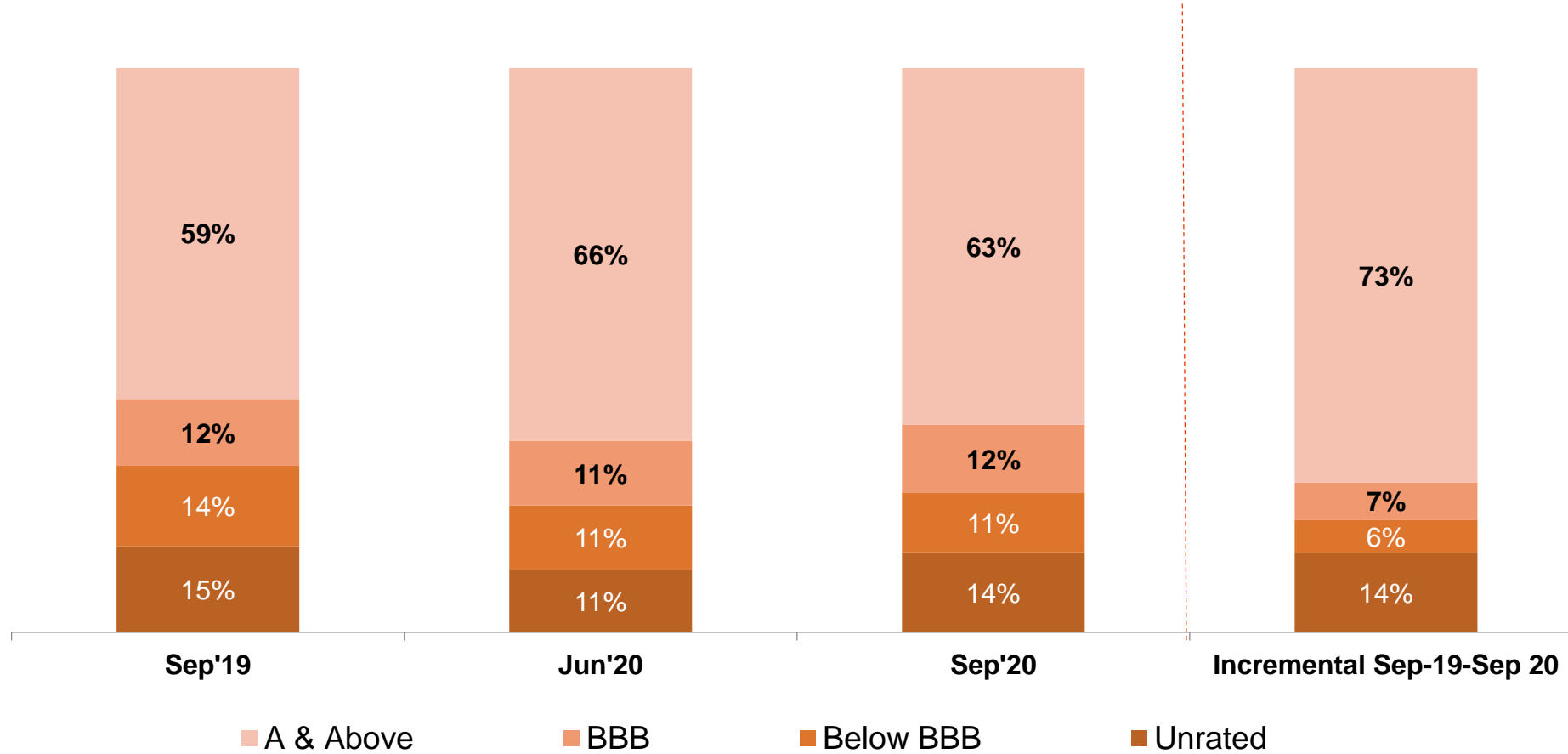
■ Above 725 ■ 701-725 ■ Up to 700 ■ -1

■ Above 725 ■ 701-725 ■ Up to 700 ■ -1

*Based on Amt.

*CIBIL scores (V1) as on 01.04.2019 have been converted into corresponding Credit Vision CIBIL Scores

Rating Profile



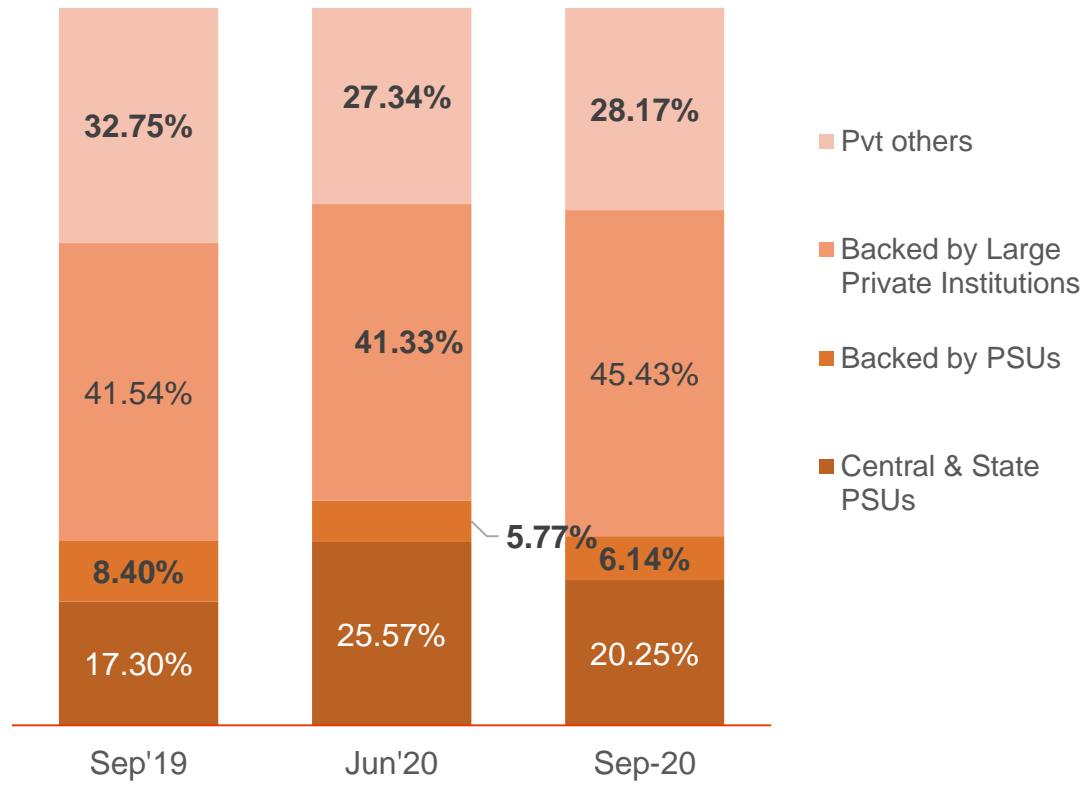
*External Rating Distribution of Domestic Advances above INR 5 Crore

Industry-wise Exposure

Particulars (INR crore)	Sep '19		Jun '20		Sep '20	
	Outstanding	%share	Outstanding	%share	Outstanding	%share
Infrastructure of which	66,961	11.71%	63,525	10.33%	64,646	10.68%
1. Power	36,588	6.40%	32,176	5.23%	31,122	5.14%
2. Telecom	11,653	2.04%	11,740	1.91%	9,424	1.56%
3. Roads & Ports	7,486	1.31%	7,660	1.25%	11,196	1.85%
4. Other Infrastructure	112	0.02%	11,948	1.94%	12,826	2.12%
Basic Metals & Metal Industry	23,689	4.14%	27,553	4.48%	24,012	3.97%
of which						
1. Iron & Steel	21,399	3.74%	25,367	4.12%	21,072	3.48%
Textiles	17,901	3.13%	18,103	2.94%	17,598	2.91%
Petroleum & Petrochemicals	1,206	0.21%	3,839	0.62%	3,325	0.55%
All Engineering	10,682	1.87%	9,182	1.49%	9,240	1.53%
Food Processing	10,374	1.81%	12,462	2.03%	12,565	2.08%
Chemicals and Chemical Products	10,733	1.88%	11,140	1.81%	10,357	1.71%
Trade	30,787	5.38%	29,766	4.84%	45,488	7.52%
NBFC	84450	14.76%	102538	16.67%	92,360	15.26%
Other Industries / Sectors	120767	21.11%	1,24,122	20.18%	1,04,923	17.34%
Retail Loans	113922	19.92%	1,22,528	19.92%	1,26,914	20.97%
Agriculture	80,519	14.08%	88,588	14.40%	93,818	15.50%
Gross Domestic Advances	5,71,991	100	6,15,038	100	6,05,245	100

Segment wise breakup and Ratings of NBFC Standard exposure

NBFC standard exposure at Rs 92,142 crore



Rating Profile of Standard NBFCs Exposure				
Particulars	Jun'20		Sep'20	
	Exposure (INR cr)	% Share	Exposure (INR cr)	% Share
AAA	62,933	58.17	51,141	55.50
AA	33,177	30.66	29,333	31.83
A	8,569	7.92	7,566	8.21
BBB	2,357	2.18	1,995	2.17
BB & below	1,155	1.07	2,107	2.29
Total	108,191	100	92,142	100

The outstanding NBFC advances as of Sep 2020 stood at Rs 92,360 crore

Treasury operations

Particulars (INR crore)	Sep '19	Jun '20	Sep '20
Domestic Investments	2,54,785	2,62,307	2,56,715
of which SLR	2,10,304	2,15,883	2,11,373
Non SLR	44,481	46,424	45,342
Held To Maturity (HTM)	1,73,695	1,48,760	1,47,431
Available For Sale (AFS)	80,577	1,13,140	1,08,803
Held For trading (HFT)	513	407	481
International Investments	12,206	12,036	12,622
Global Investments	2,66,991	2,74,343	2,69,337

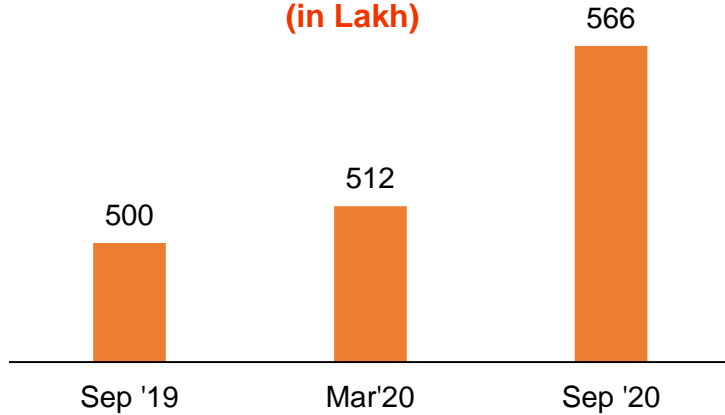
- Domestic investment book comprises of 57.43% in HTM; 42.38% in AFS and 0.19% in HFT.
- The percentage of SLR Securities to NDTL at Sept 30, 2020 was at 23.91% as against 24.46% at Jun 30, 2020.

Modified Duration			
Particulars	Sep '19	Jun '20	Sep '20
AFS	1.18	1.75	1.56
HTM	5.12	5.00	4.75
Total Investment	3.96	3.70	3.47

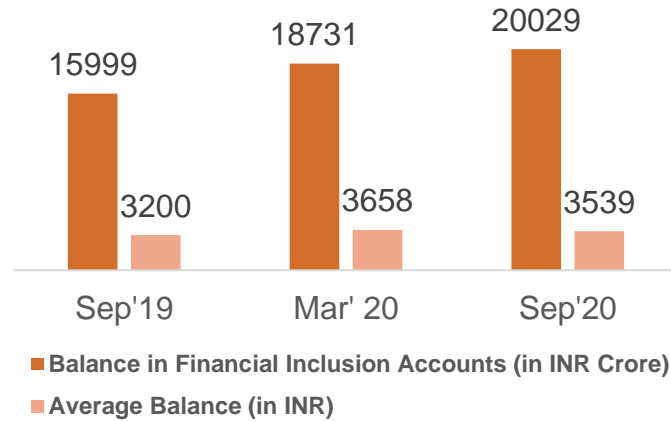
Yield on Investment			
Particulars	Sep '19	Jun '20	Sep '20
Domestic	7.42%	6.92%	6.70%
International	3.57%	3.41%	3.38%
Global	7.22%	6.82%	6.53%

Financial Inclusion

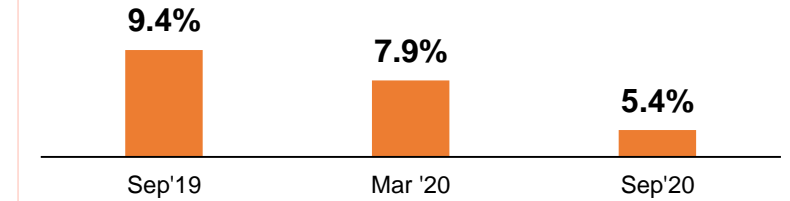
**Total Financial Inclusion Accounts
(in Lakh)**



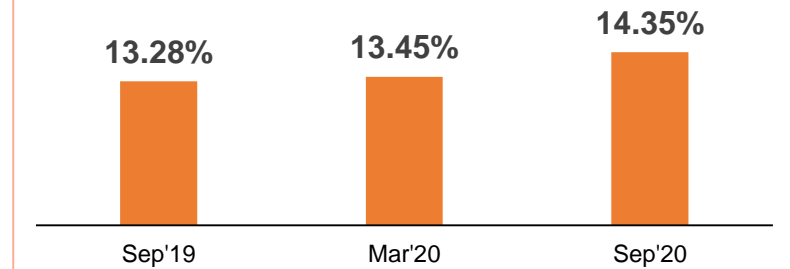
Balance /Avg Balance in FI accounts



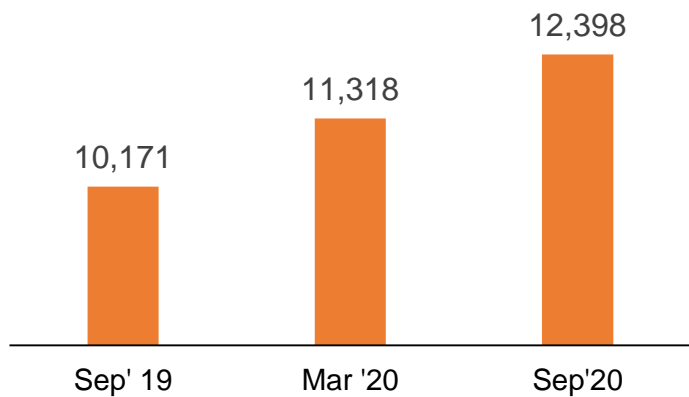
Zero Balance Accounts (%)



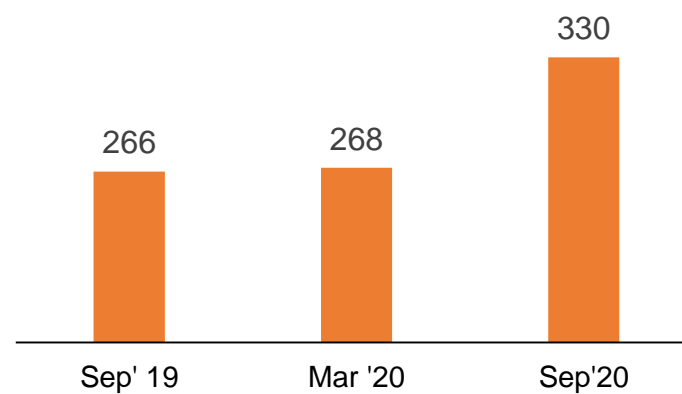
Market Share of BOB in PMJDY Accounts (%)



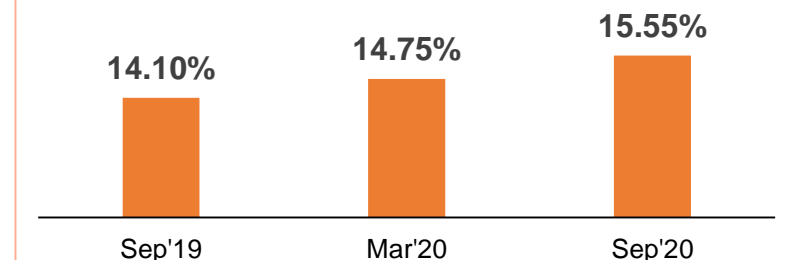
Transactions – By Amount (in INR crore)



No of Transactions Through Business Correspondents (in lakhs)



Market Share of BOB in PMJDY Deposits (%)



During the quarter ended Sept 2020, Bank's 87 FLC centres across the country conducted 901 meetings/camps to educate 49152 people. Further, Our 64 RSETIs have trained 2214 youth through 86 training programmes during the quarter.

Asset Quality

Movement in NPAs

Particulars (INR crore)	Q2 FY 20	Q1 FY 21	Q2 FY 21
A. Opening Balance	69,714	69,381	69,132
B. Additions	7,259	3,002	1,520
Out of which, Fresh Slippages	6,001	2,740	899
C. Reductions	7,004	3,251	4,954
Recovery	2,099	554	1,642
Upgradation	1,550	264	525
Write-Offs	3,355	1,729	2,553
Other Adju/ Exchange difference	0	704	233
Closing Balance (Gross NPA)	69,969	69,132	65,698
Net NPA	24,894	19,450	16,795
Recovery in TWO*	465	118	341
Slippage Ratio(%)	3.95	1.64	0.54
Credit cost (%)	2.02	1.87	1.24
Gross NPA Ratio (%)	10.25	9.39	9.14
Net NPA Ratio (%)	3.91	2.83	2.51
Provision Coverage Ratio (Including TWO) (%)	77.88	83.30	85.35
Provision Coverage Ratio (Excluding TWO) (%)	64.42	71.87	74.44

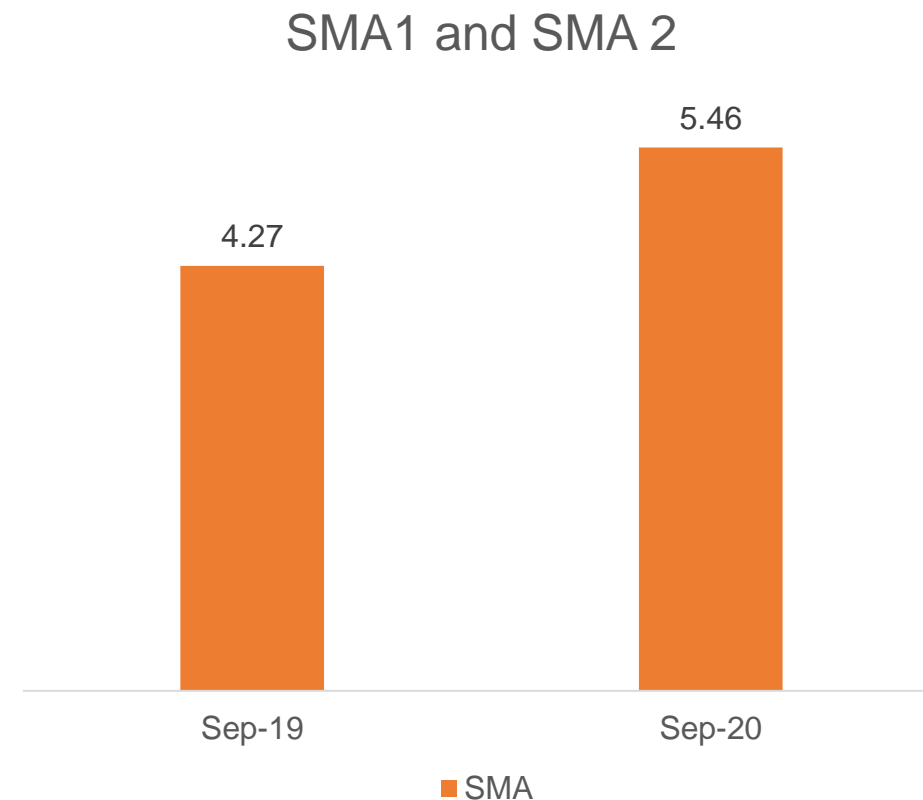
Based on Hon'ble Supreme Court of India interim order, Bank has not classified any account as NPA.

If they would have been classified as NPA, the GNPA and NNPA ratio would be 9.33% and 2.67%, respectively

* Technical Write off accounts

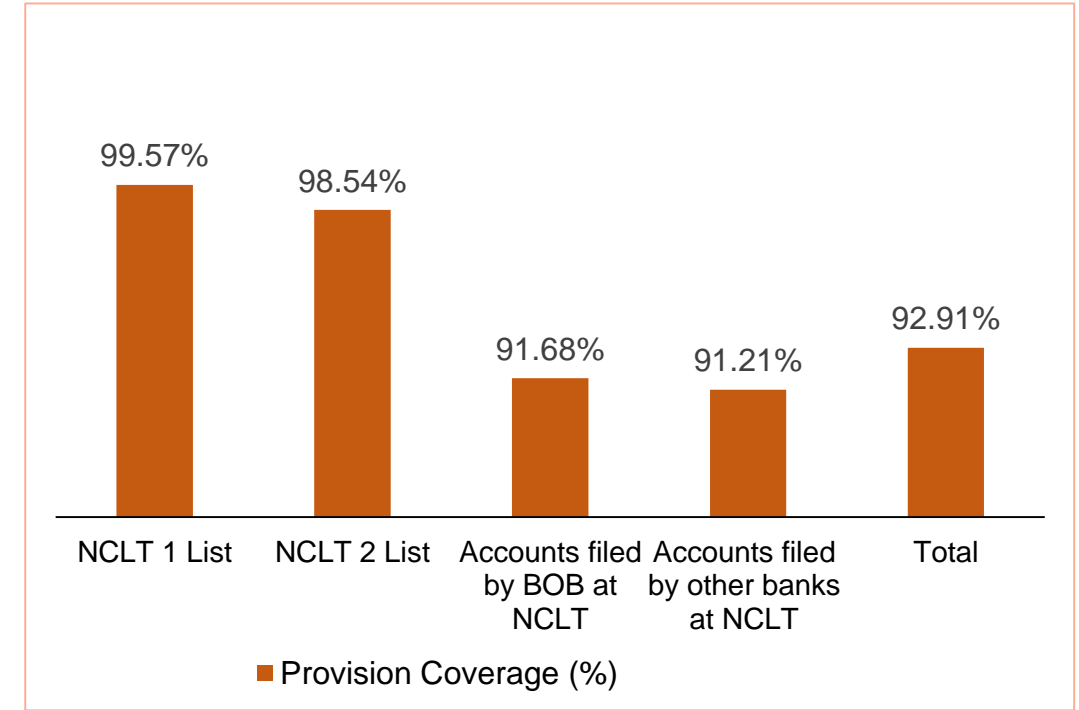
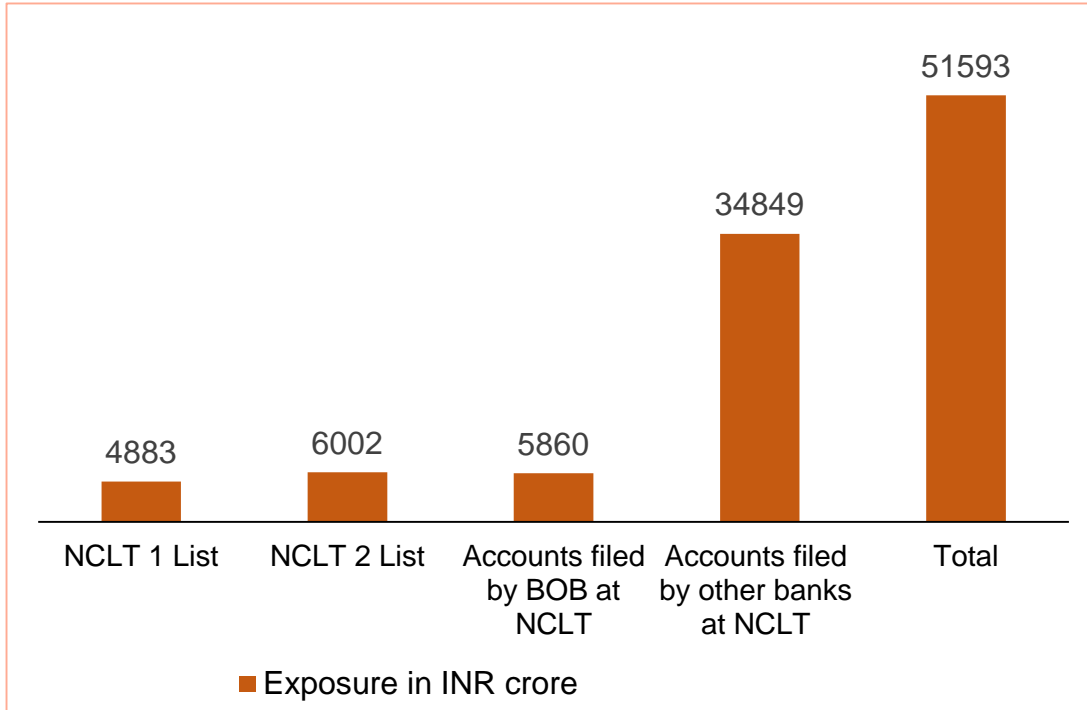
Sectoral & Industry wise Contribution of Fresh slippages

Particulars (INR crore)	Sep '19	Jun '20	Sep '20
Corporate	3,376	165	30
MSME	1,258	308	168
Retail	516	88	56
Agriculture	704	44	46
Others	18	14	6
Total Domestic	5,872	619	305
International	129	2121	594
Global	6,001	2,740	899



SMA1 and SMA2 as a per cent of Standard advances

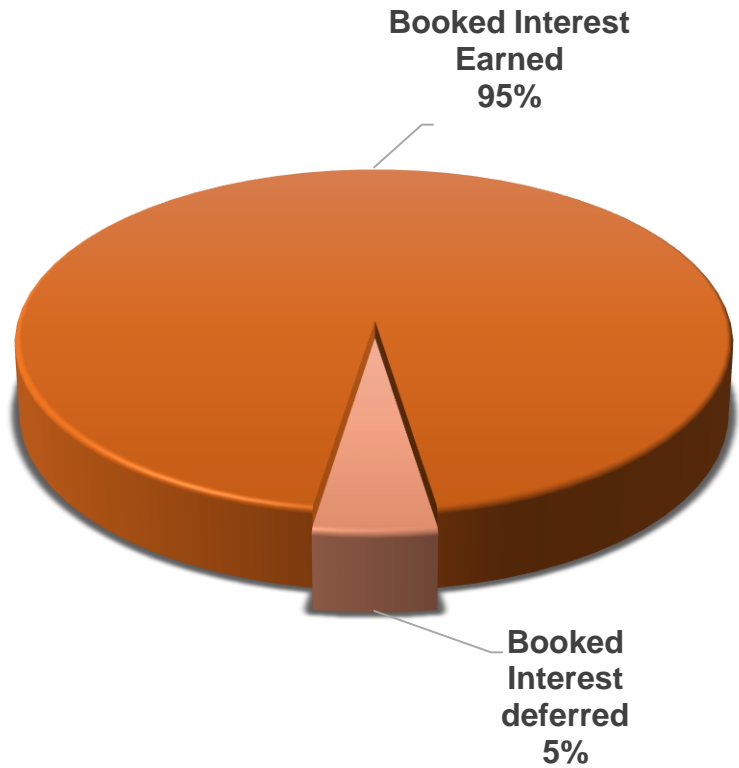
Exposure to NCLT accounts



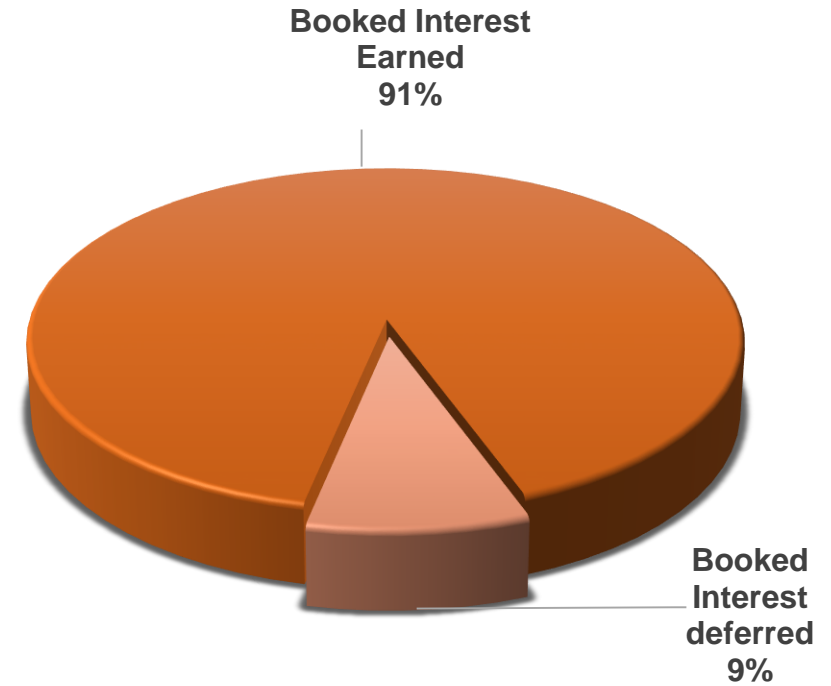
- Bank is having 92.91% PCR in NCLT accounts.

Interest Accrual Performance in Loan Book

Pre-covid Interest recovery efficiency



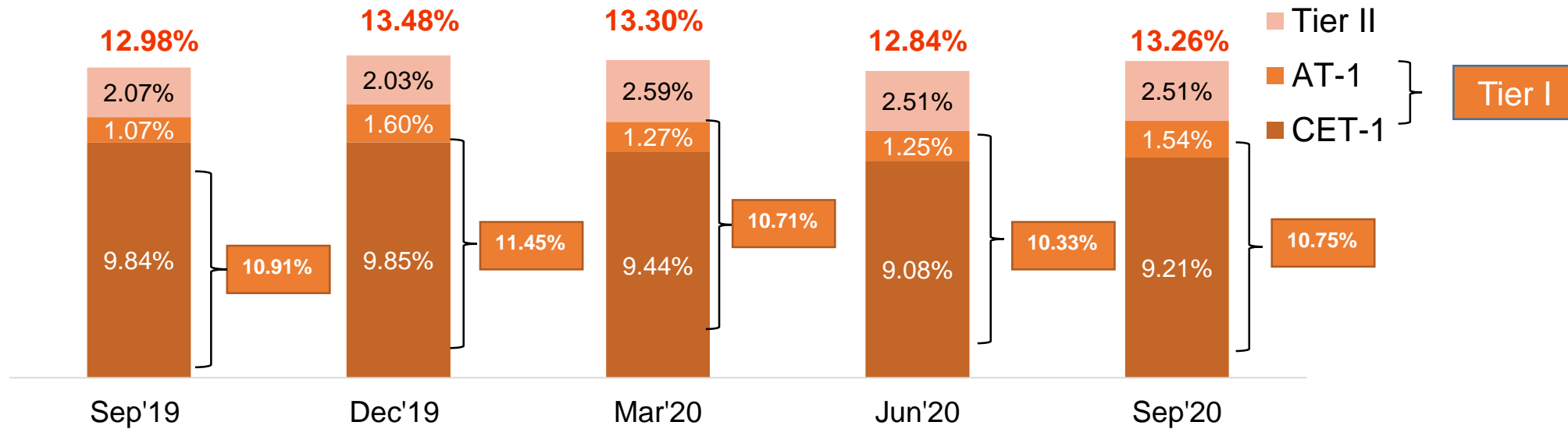
Post-covid Interest recovery efficiency



Interest recovery of accounts under Moratorium is at 87% and excluding Moratorium Book stood at 94%

Capital Adequacy & Shareholding

Capital Adequacy



Particulars (INR crore)	Sep '19	Jun '20	Sep '20
Common Equity Tier I Capital (CET 1)	56,489	55,200	55,853
Tier I Capital	62,612	62,828	65,143
Tier II Capital	11,905	15,259	15,251
Total Capital	74,517	78,087	80,394

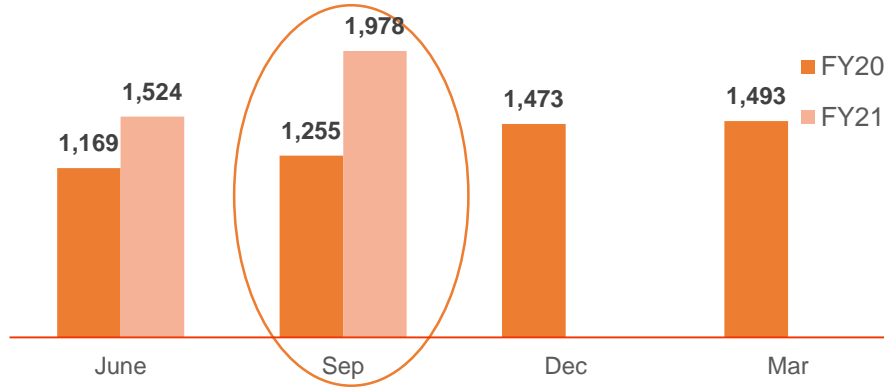
	Sep '20 (Consolidated)	Sep '20 (Consolidated) (%)
Common Equity Tier I Capital (CET 1)	63,052	10.05
Tier I Capital	72,343	11.53
Tier II Capital	15,467	2.47
Total Capital	87,810	14.00

New channels gaining traction

Supply Chain Finance Business Momentum

1

SCF Outstanding (INR crore)

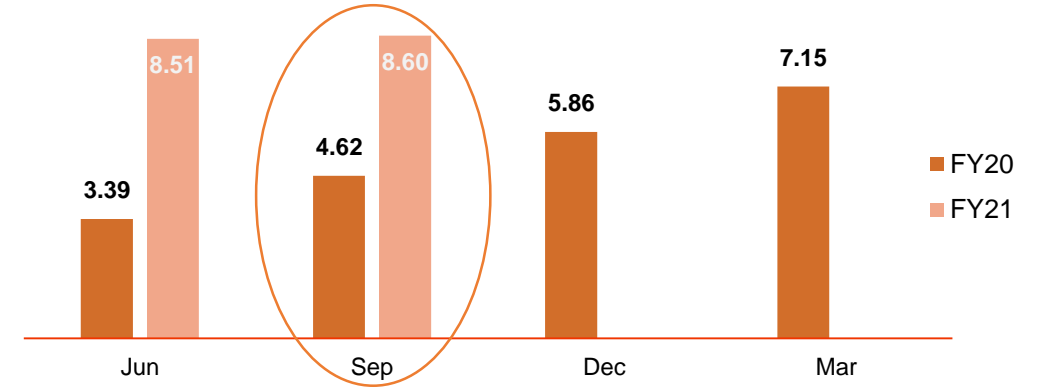


1
SCF outstanding increased by 58% YoY as of Sep 2020 and 30% growth on QoQ basis

Baroda DigiNext Cash Management

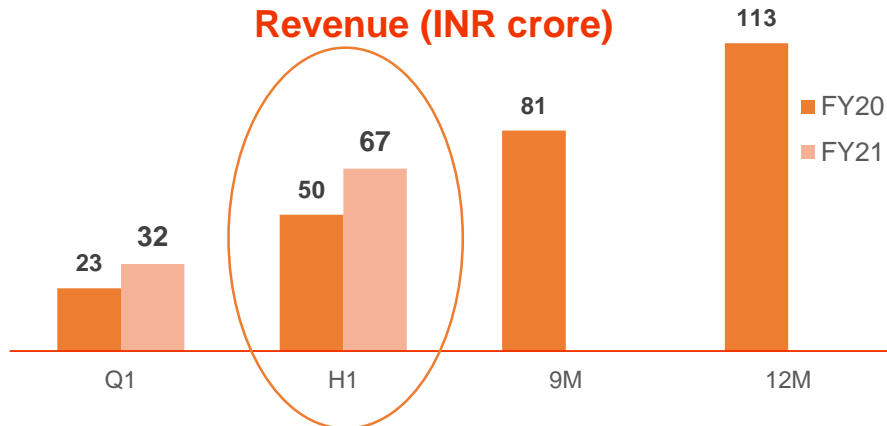
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Average CASA and deposits (INR in '000 crore)

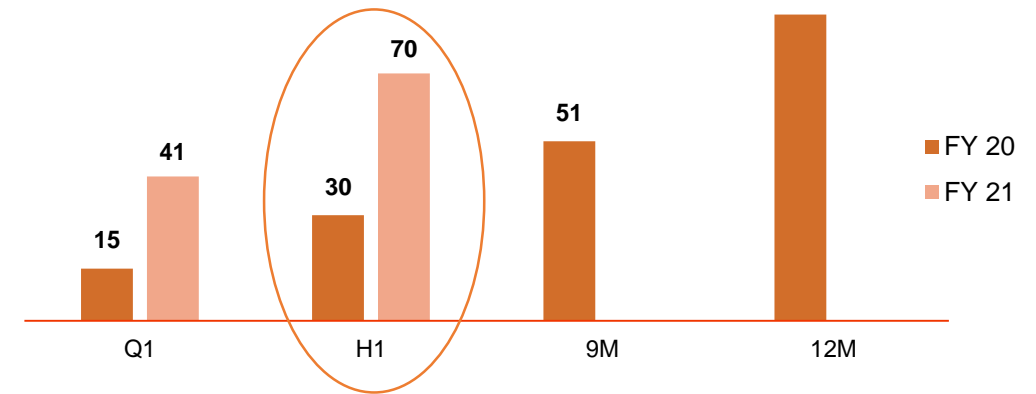


2
Baroda Diginext - fee income increased by more than 132% in H1FY21.

Revenue (INR crore)



Fee income cumulative (INR crore)



Digital Footprint

Recent Initiatives

- UPI integration for PM SVANidhi for on-boarding Road Side Retailers and Street Vendors as merchants. **Market share of 10% in sanctions.**
- New version of Baroda Connect - FEBA Operationalised with superior navigation and facilities
- Recurring payments / Standing Instruction (SI) through UPI
- Launch of Virtual cards for facilitating digital transactions
- Scope of Current Account opening widened across business verticals.

Digital Strategy and Paperless office



22X

NETC (F) txns (YOY growth)



110%

UPI Outward (F) txns (YOY growth)



153%

(F) Txns (YOY growth)



105%

Mobile Banking registrations (YOY growth)

Digital gaining traction

20 lakh

New users on digital platform onboarded during Q2FY21

36 lakh

Bank has issued 36 lakh Debit Card in Q2FY21

48X

YoY growth in UPI channel merchant on boarding

F and NF stands for non financial and F- financial transactions

Awards and Accolades

EASE : Bank of Baroda ranks first in EASE 2.0 ranking and bags 5 awards from Indian Banks' Association

Bank of Baroda bags the 'Best Performing Bank,' by Indians Banks' Association along with four awards across four other categories – Most Responsible Bank Top performer in 'Deepening Financial Inclusion and Digitization.'

Second place in Governance & HR

Third place in Customer Responsiveness

Bank bags 'Top Home Loan Provider Award Times Real Estate Icons West India 2020' award

Top Rank
in EASE
2.0 Index
among the
PSBs



Strategic Initiatives

Strategic Initiatives

Digital Account opening and servicing

- **TAB Banking:** Paperless account opening for 85% eligible accounts through TAB Banking.
- **M-Connect:** Mobile Application revamped and Mobile platform to drive customer engagement. Bank has registered a growth rate of 44% and 52% in mobile registrations and activations.

Digitizing the Assets Lending

- **DLD:** Bank has Set-up Separate Digital Lending Department to digitise customer journey
- **Platform lending:** Bank has focused on platform lending and gained significant market share. Bank ranks number one in online PSB59 under sanctions and Disbursement with a market share of 19% and 23% respectively and 12% market share under TReDs.

Focus on Risk Adjusted Return On Capital for Assets

- Bank has a well identified target market for its corporate clients with dedicated Relationship Managers and Account Plans.
- Under Target market approach the Bank has increased its share of A rated assets from 57% to 63%.
- Bank is focusing on cross selling Cash Management solution extended to ~2800 corporate customers.

Strategic Initiatives

Cost / Network optimization

- Bank is focusing on co-location/ merger of nearby branches post amalgamation. So far 1129 branches co-located and all e-VB branches (2128) and e-DB (3) branches migrated
- Bank is looking at extending its customer footprint through Business Correspondent (BC) model from current ratio of Branch to BC 1:2

Enhancing Customer Experience

- **Digital Assist:** Digital channel to play a role in servicing rural customers through Digital Assist.
- Moving generic queries to digital platforms- IVR/Bot and mobile application.

Digitizing the Bank

- **Paperless:-** End-to-end digitization of operations/ internal approvals to improve productivity.
- **Digital Sales (Baroda Saarthi):** Contact centers for virtual sales.
- **Performance Management:** Digital PMS solution to benchmark employee performance already in place.
- **Future Workforce: Flexible workforce with building capability for 50% of work force to work from home**
- **Centralization:** Back office operations already centralized so that branches can focus on sales & service

Focus on Analytics and Artificial Intelligence

- Bank has Data Lake to support analytics and provide complete solutions for
 - Cross- Sell of Auto, Home, Personal Loans through Transaction Mining and Bureau Data Scrub generated 2.5 Lakh Leads with conversion range of 3 -5 % across products.
 - Risk Management: Risk related statistical models have been deployed for better prediction of expected credit loss such as PD, LGD, EAD Model for Retail home Loans and SME loans

Consolidated Financials

Subsidiaries and JVs performance

IndiaFirst Life Insurance Company Ltd (Rs crore)			
	H1FY20	H1FY21	YoY
Net premium income	1409.9	1604.9	13.8
Income from investments	352.3	1107.7	214.4
Assets under Management	15004.0	14841.8	-1.1
Market share in Pvt Insurers	2.4	2.3	

Ranked 12th in Individual New Business APE as well as Total New Business APE

Baroda Global Shared Services Ltd (Rs crore)			
	H1FY20	H1FY21	YoY
Revenue from operations	14.45	20.83	44.2
Other Income	0.72	0.95	31.9
Total Income	15.17	21.79	43.6
Net Profit/(Loss)	1.55	1.95	25.8

Outbound collection call center has been rolled out . to enhance banking experience for customers

India Infradebt (Rs crore)			
	H1FY20	H1FY21	YoY
Net Interest income	126.93	142.18	12.01%
Non - Interest Income	26.74	28.85	7.86%
Operating profit	138.10	152.53	10.45%
Net Profit	124.82	138.82	11.21%

AAA rated NBFC. Disbursement seen in Solar and renewable energy sector during the quarter

Baroda Asset Management India Limited (Rs crore)			
	Q2FY20	Q2FY21	YoY
Gross Revenue	9.42	10.71	14%
Profit for the quarter	(1.20)	(0.49)	
Return on Assets	-1.91%	-0.77%	
Assets under Management	10,676	7,646	-28%
Market share	0.42%	0.28%	

Equity AUM is around 40% of Total AUM. Digital initiatives to enable paperless investments. Merger with BNP Paribas Asset Management is on track

BOB Financial Solutions Limited (Rs crore)			
	Q2FY20	Q2FY21	YoY
Profit for the quarter	(19.53)	17.76	37.29
Return on Assets	(5.95)%	0.93%	
Net NPA	NIL	NIL	
Credit rating	Crisil A1+	Crisil A1+ and IND A1+	
Capital adequacy ratio	51.27%	30.11%	

Card base has increased by 0.56 lakh on QoQ basis to 4.89 lakh as of Sep 2020

BOB Capital Markets Limited (Rs crore)			
	Q2FY20	Q2FY21	YoY
Gross Revenue	8.4	7.6	-9.52%
Profit for the quarter	(2.31)	(0.86)	
Customer base	15,680	21,060	34.31

Syndication team has signed DCM and Origination mandates of more than INR 3,500 crore.

Business Performance-Overseas Subsidiaries & JV



INR Crores

Bank of Baroda (Kenya) Ltd.			
Parameters	H1 FY20	H1 FY21	YoY(%)
Total Deposits	7,505	8,637	15.07%
Gross Advances	3,002	3,437	14.47%
Net Profit	133	145	8.88%
GNPA (%)	9.08%	11.88%	
RONW (%)	17.85%	15.58%	

Bank of Baroda (UK) Ltd.			
Parameters	H1 FY20	H1 FY21	YoY(%)
Total Deposits	8,961	8,852	-1.21%
Gross Advances	2,845	2,373	-16.60%
Net Profit	30	42	39.07%
GNPA (%)	-	-	-
RONW (%)	4.82%	5.62%	-

Bank of Baroda (Uganda) Ltd.			
Parameters	H1 FY20	H1 FY21	YoY(%)
Total Deposits	2,498	2,920	16.89%
Gross Advances	1,376	1,526	10.86%
Net Profit	53	67	27.86%
GNPA (%)	6.17%	1.66%	
RONW (%)	14.29%	15.13%	

Balance Sheet and PL- Consolidated

Particulars (INR crore)	Sep '19	Jun '20	Sep '20
CAPITAL & LIABILITIES			
Capital	771	925	925
Share Application Money Pending Allotment	7,000		
Reserves & Surplus	67,406	74,874	76,658
Minority Interest	354	411	433
Deposits	921,999	962,467	982,206
Borrowings	78,699	80,924	71,047
Other Liabilities & Provisions	36,602	57,252	56,590
TOTAL	1,112,831	1,176,853	1,187,859
ASSETS			
Cash and Balances with RBI	41,958	41,747	41,120
Balances with Banks	79,170	74,391	104,581
Investments	278,428	288,198	283,660
Loans & Advances	652,638	702,985	686,221
Fixed Assets	9,764	8,866	8,726
Other Assets	50,649	60,442	63,327
Goodwill on Consolidation	224	224	224
TOTAL	1,112,831	1,176,853	1,187,859

Particulars (INR crore)	Q2FY 20	Q2 FY 21	YOY (%)
Net Interest Income	7,466	8,040	7.69
Non Interest Income	3,228	3,017	-6.54
Total Income	10,694	11,057	3.39
Operating Expenses	5,072	5,547	9.37
Operating Profit	5,622	5,510	-1.99
Provisions	4,322	2,776	-35.77
Profit before Tax	1,300	2,734	110.31
Tax	447	939	110.07
Minority Interest	16	16	0.00
Share of Earning in Associates	16	-8	-150.00
Profit after Tax	853	1,771	107.62
EPS (INR)	2.33	3.83	

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