



संदर्भ क्र. Ref No.:HO:IRC:SVM:2025-26:49

दिनांक Date: 09.05.2025

Scrip Code: BANKINDIA	Scrip Code: 532149
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.

महोदय/महोदया Dear Sir / Madam,

**Investor's Presentation-**  
**Audited Financial Results (Standalone & Consolidated) for the**  
**4<sup>th</sup> Quarter/ Financial Year ended 31.03.2025**

We enclose a copy of the Investor's Presentation on the Audited Financial Results (Standalone & Consolidated) for the 4<sup>th</sup> Quarter/ Financial Year ended 31.03.2025.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)  
कंपनी सचिव Company Secretary

Classification: Internal

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051  
Head Office: Investor Relations Cell, Star House - I, 8<sup>th</sup> Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Ph.: (022) 6668 4490  
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# Performance Analysis

FY2024-25

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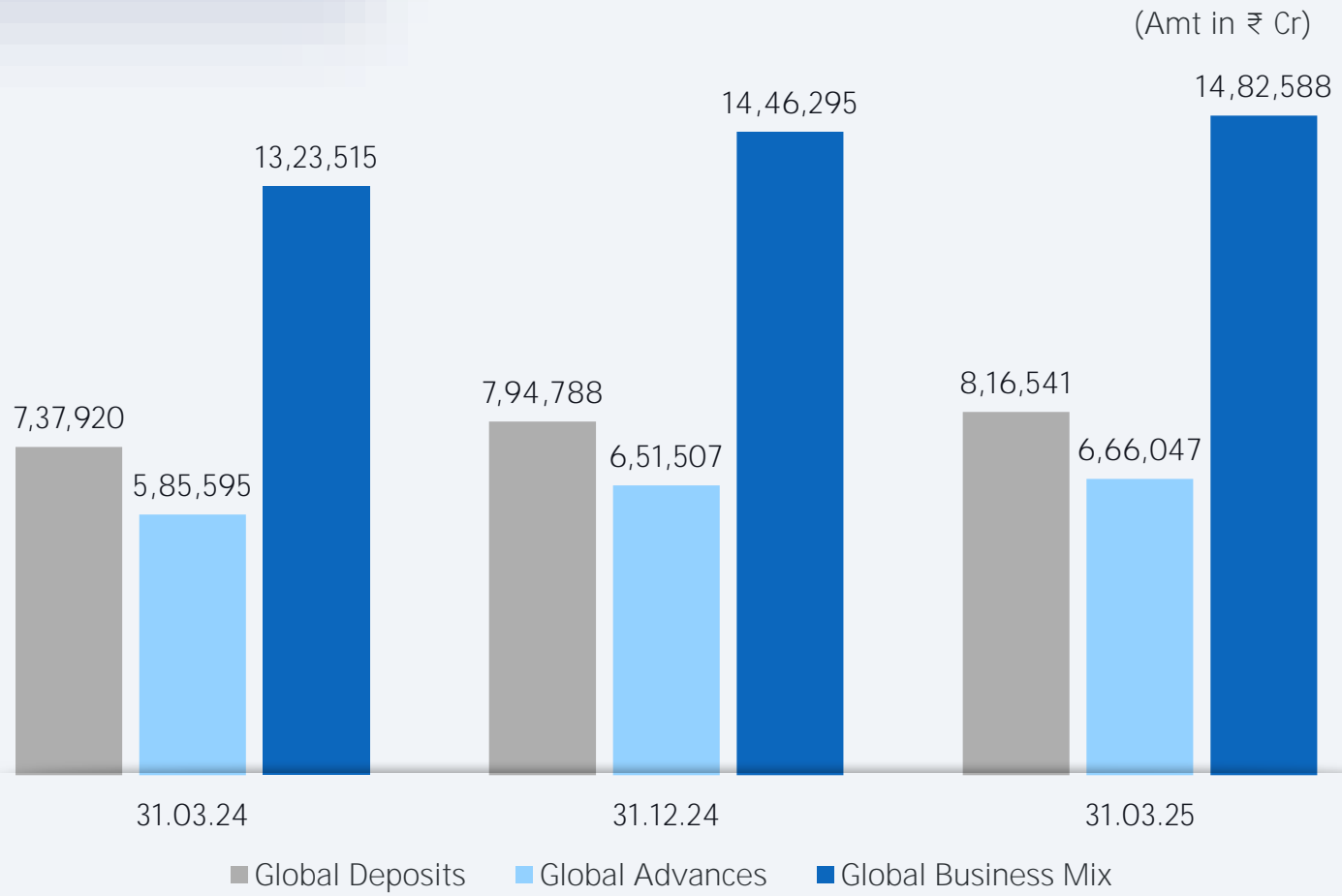


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# Performance Highlights - FY25 – YoY

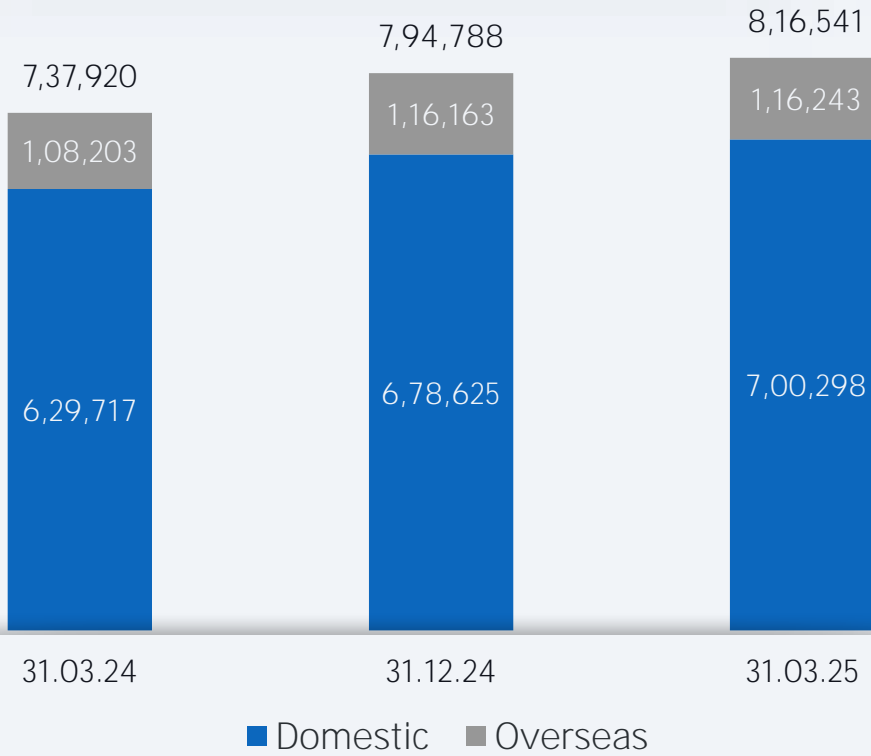


## Business Performance

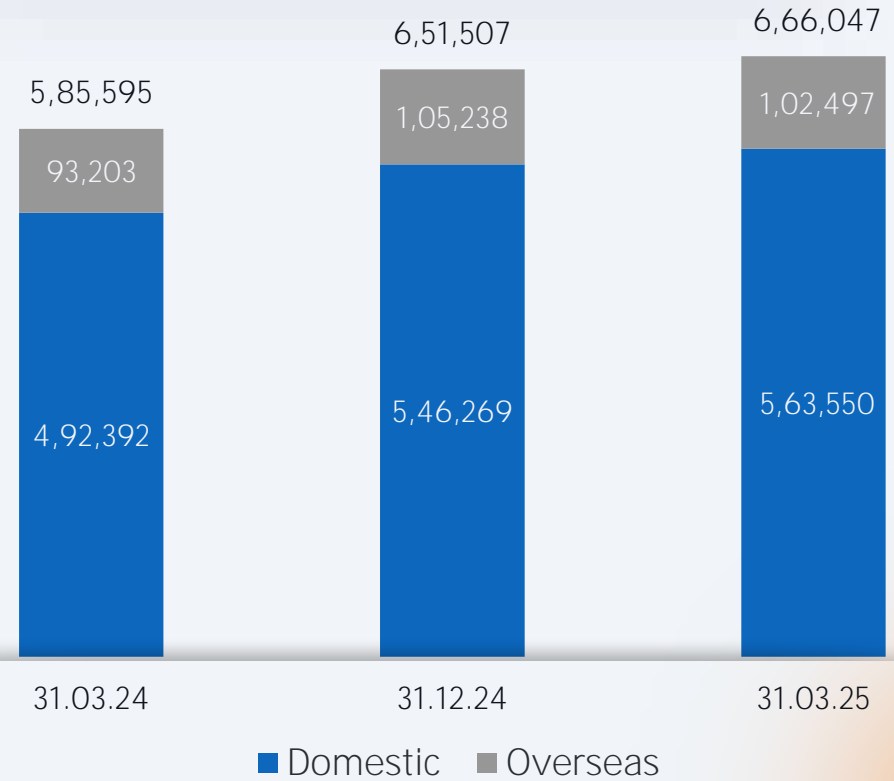


(Amt in ₹ Cr)

### Domestic & Overseas Deposits



### Domestic & Overseas Advances



## Business Performance

(Amt in ₹ Cr)

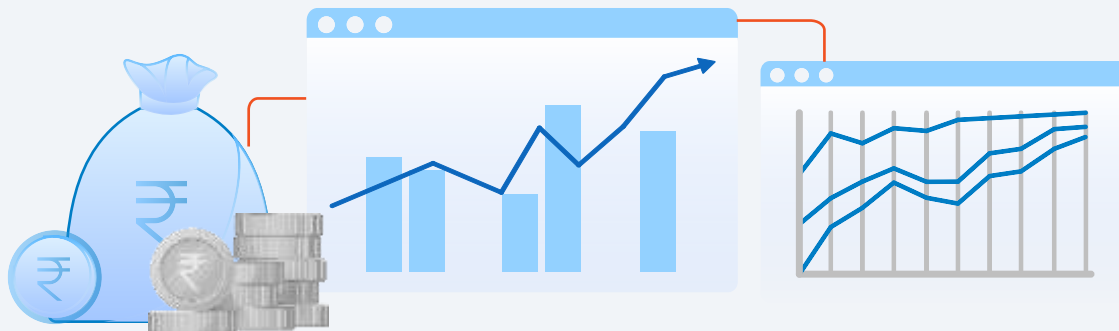
Particulars	31.03.24	31.12.24	31.03.25	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,37,920	7,94,788	8,16,541	21,753	2.74	78,621	10.65
Global Advances	5,85,595	6,51,507	6,66,047	14,540	2.23	80,452	13.74
Global Business Mix	13,23,515	14,46,295	14,82,588	36,293	2.51	1,59,073	12.02

# Domestic Deposits

## Business Performance

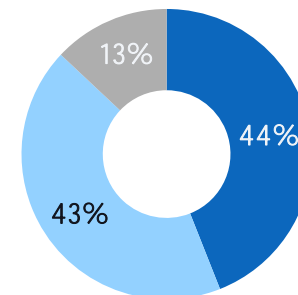
(Amt in ₹ Cr)

Types of Deposits	31.03.24	31.12.24	31.03.25
CASA (Amount)	2,69,872	2,77,190	2,80,284
CASA (%)	43.21	41.05	40.28
Total Term Deposits	3,59,845	3,98,112	4,15,447
Retail Term Deposits (%)	44.25	45.58	45.87
Bulk Deposits (%)	13.00	13.25	13.82

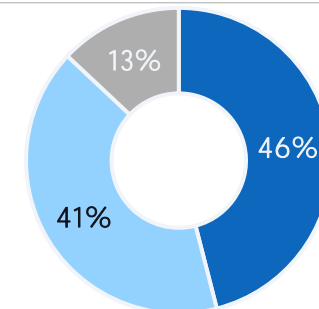


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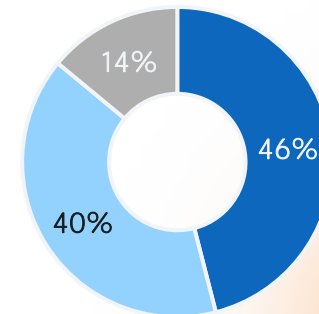
31.03.24



31.12.24



31.03.25



CASA | TD-Bulk Dep. | TD-Retail Dep.



# Composition Of Gross Domestic Advances

## Business Performance

(Amt in ₹ Cr)

Particulars	31.03.24	31.12.24	31.03.25	Growth YoY%
Agriculture	84,555	94,991	98,335	16.30
MSME	76,559	89,134	90,639	18.39
Retail	1,11,484	1,27,825	1,33,699	19.93
RAM*	2,72,598	3,11,950	3,22,673	18.37
Corporate & Others	2,19,794	2,34,319	2,40,877	9.59
Gross Domestic Advances	4,92,392	5,46,269	5,63,550	14.45
RAM Advances (%)	55.36	57.11	57.26	

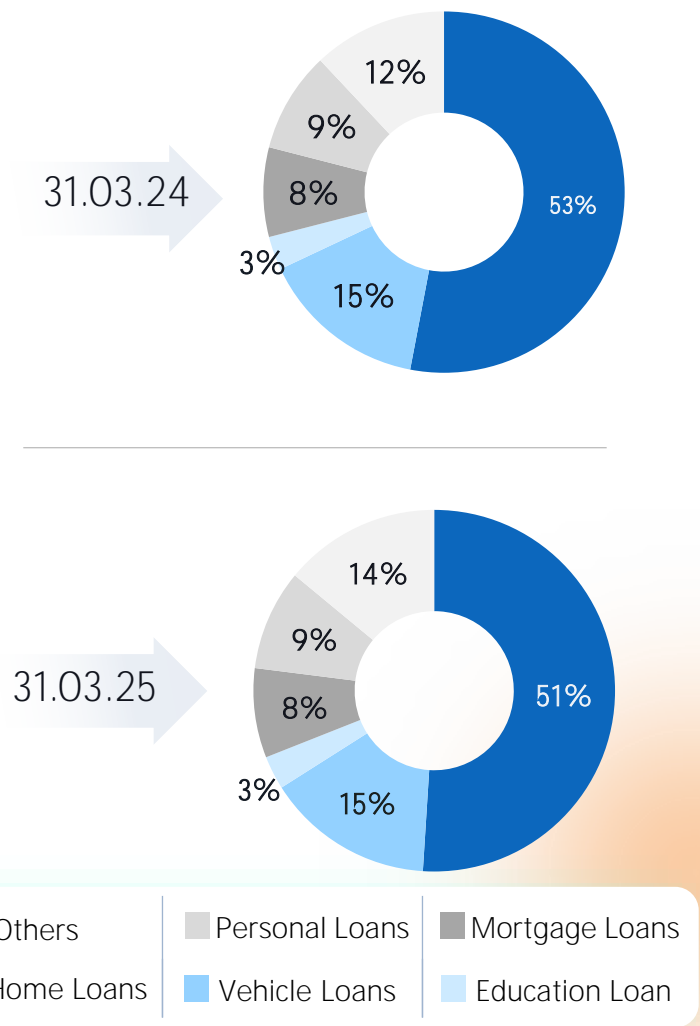
\* Excluding RIDF, PSLC and SIDBI Bonds



## Business Performance

(Amt in ₹ Cr)

Particulars	31.03.24	31.12.24	31.03.25	Growth YoY (%)
Home loans	59,107	65,368	67,826	14.75
Vehicle loans	16,641	20,018	20,828	25.16
Education loans	3,424	3,788	3,969	15.92
Mortgage loans	9,139	10,011	10,758	17.72
Personal loans	9,737	12,394	12,670	30.12
Others	13,436	16,246	17,648	31.35
Total Retail Loans	1,11,484	1,27,825	1,33,699	19.93



## Business Performance

(Amt in ₹ Cr)

Particulars	Regulatory Target	31.03.24	31.12.24	31.03.25
ANBC		4,16,035	4,58,281	4,73,348
Priority Sector		1,83,459	2,07,213	2,15,081
% To ANBC	40.00	44.10	45.22	45.44
Agriculture*		84,445	96,920	1,00,123
% To ANBC	18.00	20.30	21.15	21.15
Small & Marginal Farmers		53,362	53,867	58,193
% To ANBC	10.00	12.83	11.75	12.29
Weaker Section		62,987	64,608	73,810
% To ANBC	12.00	15.14	14.10	15.59
Micro Enterprises (PS)		43,128	46,630	47,558
% To ANBC	7.50	10.37	10.17	10.05

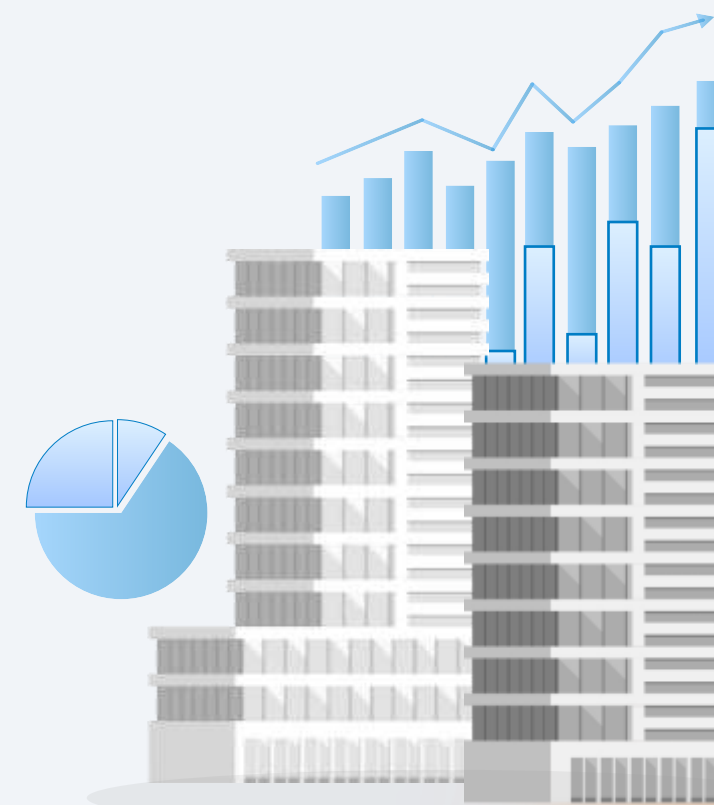
\* Including RIDF

# Domestic Credit – Industry Wise Outstanding

## Business Performance

(Amt in ₹ Cr)

Particulars	31.03.24	31.12.24	31.03.25
Infrastructure	58,860	59,427	56,626
Basic Metal & Metal products	16,561	19,046	18,994
Textiles	6,542	6,431	6,426
Gems & Jewellery	3,217	2,734	2,751
Chemicals & Chemical products	8,088	8,346	7,985
Vehicles & Transport equipment	2,328	2,182	2,186
Rubber, Plastic & their products	3,455	3,619	3,831
Construction	4,203	4,414	4,398
Direct Exp to Real Estate Sector	69,678	78,030	82,005
- Residential Mortgage*	67,649	75,579	79,257
- CRE	2,029	2,451	2,748
NBFC (Incl. HFC)	64,477	65,424	71,006
* Includes Priority Sector Housing Loans and all other Residential Mortgages			



# NBFC Portfolio – Global Outstanding

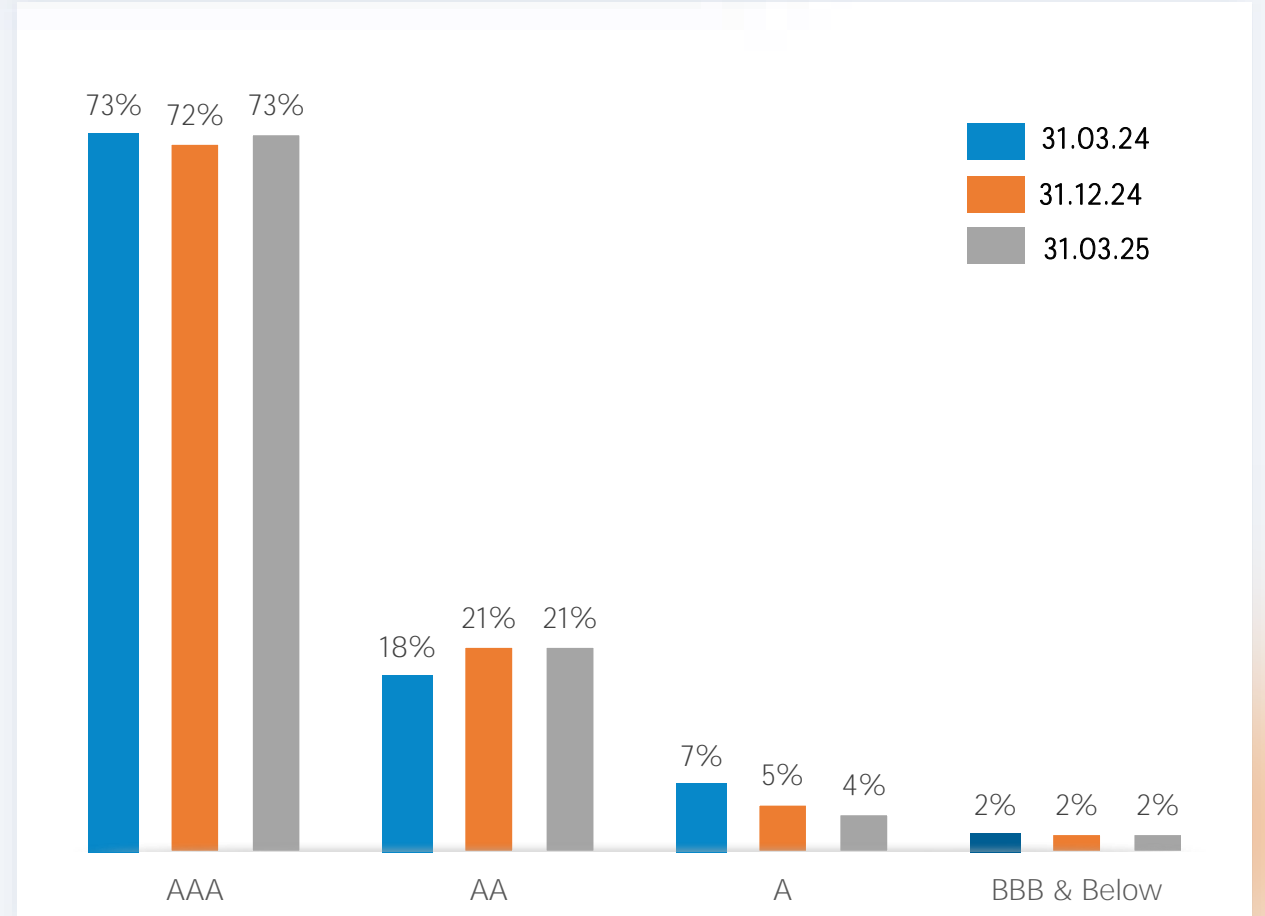
## Business Performance

### NBFC Portfolio

(Amt in ₹ Cr)

Ratings	31.03.24	31.12.24	31.03.25
AAA	56,843	59,785	64,297
AA	14,256	17,338	19,049
A	5,640	3,774	3,540
BBB & Below	1,642	1,683	1,370
Total	78,382	82,580	88,256

### NBFC Rating



## Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
NBFC-HFC (%)	23.12%	9.34%	0.26%	0.01%	32.73%
Backed by PSU	11.38%	2.11%	0.00%	0.00%	13.49%
Backed by Bank	3.32%	2.41%	0.00%	0.00%	5.73%
Private	8.42%	4.82%	0.26%	0.01%	13.51%
NBFC-MFI (%)	0.00%	1.22%	0.25%	0.02%	1.49%
Private	0.00%	1.22%	0.25%	0.02%	1.49%
NBFC-Others (%)	49.74%	11.02%	3.49%	1.52%	65.78%
Backed by PSU	24.68%	0.01%	2.81%	0.00%	27.51%
Backed by Bank	4.09%	0.42%	0.00%	0.00%	4.51%
Private	20.97%	10.59%	0.68%	1.52%	33.76%
Grand Total (%)	72.86%	21.58%	4.01%	1.55%	100.00%

# Domestic Advances - Infrastructure Sector Outstanding

## Business Performance

(Amt in ₹ Cr)

Particulars	31.03.24	31.12.24	31.03.25
1. Power	35,124	35,360	33,354
a) SEBs	14,780	14,178	12,594
▪ Generation	6,388	6,038	5,691
▪ Transmission	2,463	2,205	2,062
▪ Distribution	5,929	5,935	4,841
b) PSUs & Pvt Power Cos	20,344	21,182	20,760
2. Roads and Ports	16,418	17,422	16,948
3. Telecom	370	366	347
4. Other Infrastructure	6,948	6,279	5,977
Total	58,860	59,427	56,626

## Infrastructure Bonds in FY 25



Infrastructure Bonds

Raised during FY 25

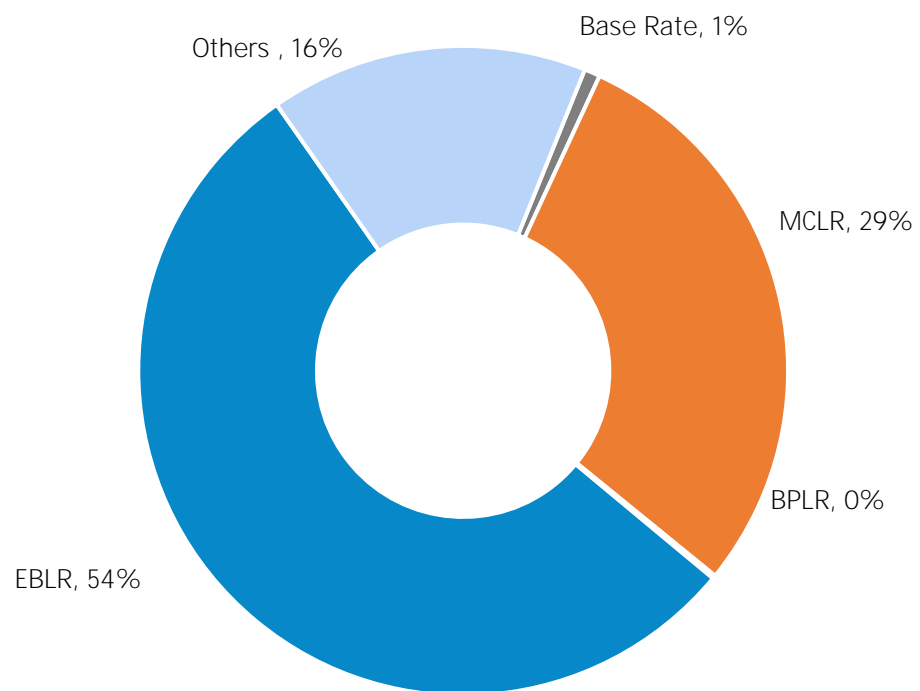
₹12,690 Crores



# Benchmark wise Distribution of Advances – Standard Domestic

## Business Performance

(Amt in ₹ Cr)



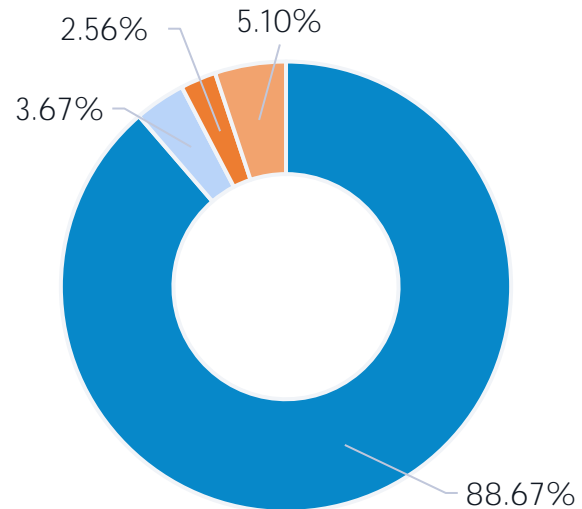
Benchmark Rates	Standard Advances as on 31.03.25	Share (%)
Base Rate	4,276	0.79
MCLR	1,57,048	28.97
EBLR	2,94,002	54.23
Others	86,863	16.01
Grand Total	5,42,189	100.00%



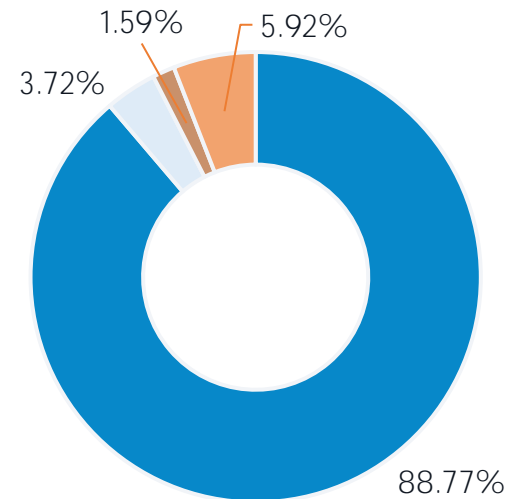
# External Ratings wise Distribution of Standard Corporate Advances

## Business Performance

### Domestic Corporate Advances – Above Rs. 50 Cr



31.03.24



31.03.25

■ A & above ■ BBB ■ Below BBB ■ Unrated

As on 31.03.25, Investment grade accounts form 93% of our Standard Corporate Advances portfolio

## Business Performance

(Amt in ₹ Cr)

Particulars	As on 31.12.24					As on 31.03.25				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	21,381	1,57,587	27,695	-	2,06,663	26,176	1,56,996	16,156		1,99,328
- of which Govt Securities	21,381	1,57,587	27,695	-	2,06,663	26,176	1,56,996	16,156		1,99,328
Non SLR Investments	9,471	26,573	5,504	3,965	45,513	10,664	26,586	6,819	3,965	48,034
M Duration	2.26	-	3.26	-	-	3.09	-	2.53	-	-
Total	30,852	1,84,160	33,199	3,965	2,52,176	36,840	1,83,582	22,975	3,965	2,47,362

# Net Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

	OE Mar 24	OE Dec 24	OE Mar 25	YoY (%)
Interest Income	16,162	18,211	18,323	13
a. Advances	11,626	12,918	13,064	12
b. Investments	3,661	4,528	4,343	19
c. Money Market Operations & Others	875	765	916	5
Interest Expended	10,225	12,141	12,260	20
a. Deposits	8,386	9,629	9,871	18
b. Borrowings	1,640	2,116	1,924	17
c. Subordinated Bonds & Others	199	396	465	133
Net Interest Income	5,937	6,070	6,063	2

12 M Mar 24	12 M Mar 25	YoY (%)
60,710	70,826	17
42,881	50,045	17
14,123	17,205	22
3,706	3,576	-3
37,657	46,432	23
31,242	37,766	21
5,625	7,315	30
790	1,351	71
23,053	24,394	6

# Non-Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Mar 24	QE Dec 24	QE Mar 25	YoY (%)
Commission, Exchange & Brokerage	398	462	480	21
Cross Selling (Third Party Commission)	64	68	79	24
Profit from Sale and Revaluation of Investments	380	266	711	87
Profit from Exchange Transactions	110	60	237	114
Recovery In W/o accounts	388	391	1,143	195
Other Non Interest Income	411	500	777	89
Non Interest Income	1,751	1,747	3,428	96

12 M Mar 24	12 M Mar 25	YoY (%)
1,550	1,713	11
200	281	41
628	1,873	198
513	431	-16
1,467	2,365	61
1,737	2,330	34
6,095	8,994	48

# Operating Expenses (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Mar 24	QE Dec 24	QE Mar 25	YoY (%)
Staff Expenses	2,544	2,441	2,882	13
Overheads				
Rent, Taxes and Lighting	244	251	256	5
Depreciation on Banks Property	132	146	175	33
Printing and Stationery	28	25	30	5
Postage & Telecommunication	66	65	68	3
Repairs and Maintenance	27	23	30	11
Travelling Expenses	94	115	106	13
Insurance (Dep. & General Ins.)	210	233	233	11
Misc Expenses and Others	785	815	825	5
<b>Total Operating Expenses</b>	<b>4,130</b>	<b>4,114</b>	<b>4,605</b>	<b>12</b>

12 M Mar 24	12 M Mar 25	YoY (%)
9,188	10,300	12
924	990	7
499	594	19
97	103	6
286	328	15
92	104	14
403	445	11
831	915	10
2,759	3,196	16
<b>15,079</b>	<b>16,975</b>	<b>13</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Mar 24	QE Dec 24	QE Mar 25	YoY (%)
Operating Profit	3,557	3,703	4,885	37
Provisions for				
- Bad & Doubtful (NPA)	2,043	603	1,347	-34
- Non Performing Investment (NPI)	-28	-	-	-
- Standard Assets & Others	-189	-299	-9	-
Provisions before Tax	1,826	304	1,338	-27
Profit before Tax (PBT)	1,731	3,399	3,547	105
Taxation	292	882	921	215
Net Profit	1,439	2,517	2,626	82

12 M Mar 24	12 M Mar 25	YoY (%)
14,069	16,412	17
4,109	4,593	12
72	-282	-
-212	-333	-
3,970	3,978	1
10,099	12,434	23
3,781	3,215	-15
6,318	9,219	46

# Key Financial Ratios (Global)

## Financial Performance

Particulars	QE Mar 24	QE Dec 24	QE Mar 25
Yield on Advances (%)	8.47	8.55	8.27
Yield on Investments (%)	6.81	7.15	7.03
Yield on Funds (%)	7.24	7.22	7.07
Cost of Deposits (%)	4.71	4.96	4.98
Cost of Funds (%)	4.58	4.81	4.73
Net Interest Margin (NIM) (%)	2.92	2.80	2.61
Cost to Income Ratio (%)	53.73	52.63	48.53
Credit Deposit Ratio	79.36	81.97	81.57
Return on Assets (%)	0.61	0.96	0.98
Return on Equity (%)	10.60	16.53	16.41
Credit Cost (Annualised) (%)	1.48	0.39	0.84
Book Value Per Share (Tangible) (Rs)	121.07	136.98	145.10
Book Value Per Share (Rs)	131.30	142.61	148.88

FY 2024	FY 2025
8.38	8.46
6.75	7.10
7.03	7.24
4.51	4.90
4.36	4.75
2.97	2.82
51.73	50.84
79.36	81.57
0.70	0.90
13.13	15.27
0.78	0.76
121.07	145.10
131.30	148.88

## Asset Quality

(Amt in ₹ Cr)

Particulars	As on 31.03.24		As on 31.12.24		As on 31.03.25	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	5,56,412	95.02	6,27,459	96.31	6,44,298	96.73
Gross NPA	29,183	4.98	24,048	3.69	21,749	3.27
- Sub-Standard	4,634	0.79	4,197	0.64	4,485	0.67
- Doubtful	12,402	2.12	10,082	1.55	9,178	1.38
- Loss	12,147	2.07	9,769	1.50	8,086	1.21
Gross Advances	5,85,595	100.00	6,51,507	100.00	6,66,047	100.00



## Asset Quality

(Amt in ₹ Cr)

Position of Rs. 5.00 crores & above						
SMA Category	31.03.24		31.12.24		31.03.25	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	5,917	1.06	2,096	0.33	1,761	0.27
SMA-1	502	0.09	2,087	0.33	3,652	0.57
SMA-2	712	0.13	3,096	0.49	508	0.08
Grand Total	7,131	1.28	7,279	1.16	5,921	0.92

Sector-wise SMA	31.12.24				31.03.25			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	113	68	89	270	231	7	69	307
Retail	46	28	82	157	52	48	45	145
MSME	476	203	434	1113	383	240	247	870
Corporate	1,460	1,789	2,490	5,739	1,095	3,357	147	4,599
Grand Total	2,096	2,087	3,096	7,279	1,761	3,652	508	5,921

# Resolution Framework - Standard Restructuring (Domestic)

## Asset Quality

(Amt in ₹ Cr)

Category	Outstanding as on 31.03.25			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	242	3,193	-	3,435	343	0.85
MSME	209	952	358	1,519	134	
Corporate & Others	191	-	525	716	45	
Total	642	4,145	883	5,670	522	

# Movement of NPA (Global)

## Asset Quality

Segment	QE Mar24	QE Dec 24	QE Mar25
Opening Balance (Gross NPA)	30,237	27,456	24,048
+ Fresh Slippage	1,980	1,045	1,913
+ Debits in existing NPA accounts	58	60	95
Total Addition	2,038	1,105	2,008
- Cash Recovery	1,437	1,264	1,975
- Upgradation	74	108	65
- Written Off	1,581	3,141	2,267
Total Reduction	3,092	4,513	4,307
Closing Balance (Gross NPA)	29,183	24,048	21,749
Less: Provisions	22,338	18,638	16,390
Net NPA	6,845	5,410	5,359
Recovery in URI/UCI	597	464	716
Gross cash recovery (Recovery + Upgradation)	2,108	1,836	2,756

(Amt in ₹ Cr)

FY 2024	FY 2025
37,686	29,183
7,092	7,099
459	489
7,551	7,588
5,261	5,963
1,044	1,303
9,749	7,756
16,054	15,022
29,183	21,749
22,338	16,391
6,845	5,358
1,577	2,240
7,882	9,506

## Sector wise breakup of Fresh Slippages

### Asset Quality

(Amt in ₹ Cr)

Particulars	QE Mar 24	% Share	QE Dec 24	% Share	QE Mar 25	% Share
Retail	147	7	140	13	137	7
Agriculture	626	31	392	35	953	47
MSME	794	39	490	44	834	42
Corporate	439	22	102	9	64	3
Total Domestic	2,006	98	1,124	102	1,988	99
Overseas	32	2	-19	-2	20	1
Total Global	2,038	100	1,105	100	2,008	100

# Sector wise Classification of Gross NPA

## Asset Quality

Amt in (₹ Cr)

Sector	QE Mar24		QE Dec 24		QE Mar25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	2,240	8	1,874	8	1,937	9
Agriculture	9,540	33	9,122	38	9,389	43
MSME	10,066	34	10,222	42	7,461	34
Corporate	6,983	24	2,460	10	2,574	12
Total Domestic	28,829	99	23,678	98	21,361	98
Overseas	354	1	370	2	388	2
Total Global	29,183	100	24,048	100	21,749	100

# Asset Quality Ratio (Global)

## Asset Quality

(Amt in ₹ Cr)

Particulars	31.03.24	31.03.25
Gross NPA	29,183	21,749
Net NPA	6,845	5,359
Gross NPA (%)	4.98	3.27
Net NPA (%)	1.22	0.82
Provision Coverage (%)	90.59	92.39
Slippage Ratio (%) <sup>*</sup>	1.58	1.36
Credit Cost (%) <sup>*</sup>	0.78	0.76

*<sup>\*</sup> Ratios is for full year i.e FY 24 & FY 25.*

## Summary of NCLT Cases – Domestic (As on 31.03.25)

### Asset Quality

(Amt in ₹ Cr)

Particulars	No. of Accounts	Total Book Outstanding (FB)	Provision held	Provision (%)
RBI List -1	2	1,380	1,380	100
RBI List -2	6	1,630	1,630	100
Cases filed and admitted in NCLT by our Bank	68	5,781	4,918	85
Cases under admission in NCLT by our Bank	5	594	455	76
Cases filed and admitted in NCLT by other Bank	219	20,452	19,272	94
Cases under admission in NCLT by other Bank	2	306	257	84
<b>Total</b>	<b>302</b>	<b>30,143</b>	<b>27,911</b>	<b>93</b>

Cash Recovery in NCLT Accounts: ₹ 2,061 Cr in FY 25

# Capital Adequacy

## Capital & Shareholding

Particulars	31.03.24	31.12.24	31.03.25
Capital Adequacy - Basel III			
CET-1 Capital	58,660	58,197	66,194
Tier I Capital	61,512	61,049	68,996
Tier II Capital	8,395	10,775	10,244
Total Capital (CRAR)	69,907	71,824	79,240
Risk Weighted Assets (RWA)	4,12,078	4,48,923	4,45,960
CET-1 (%) including CCB	14.24	12.96	14.84
Tier I (%)	14.93	13.60	15.47
Tier II (%)	2.03	2.40	2.30
Capital Adequacy Basel III (%) (incl CCB)	16.96	16.00	17.77

(Amt in ₹ Cr)

Particulars	31.03.24	31.12.24	31.03.25
Total RWA	4,12,078	4,48,923	4,45,960
Credit – RWA	3,46,220	3,88,195	3,89,429
Market – RWA	25,180	15,076	10,879
Operational – RWA	40,678	45,652	45,652

## Capital Plan

Capital Raised during FY 25



Tier II Bonds

₹ 2500 Crores





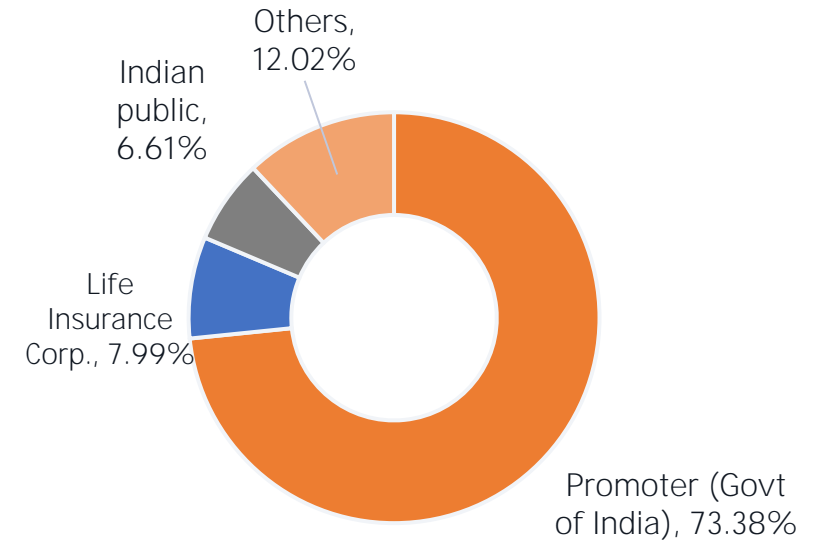
# Ratings & Shareholding Pattern

## Ratings

Rating Agency	Rating
Domestic Short Term Rating	
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
Acuite Ratings	AAA (Stable)
Informetrics	AAA (Stable)
Domestic Short Term Rating	
CRISIL Ltd.	A1+
Overseas Rating	
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

## Capital & Shareholding

Particulars	Shareholding (%) As on 31.12.24	Shareholding (%) As on 31.03.25
Government of India	73.38	73.38
Life Insurance Corp	7.96	7.99
Indian Public	6.38	6.61
Others	12.28	12.02
Total	100.00	100.00



## WhatsApp Banking @ +91 7997987601

Access to a range of services designed to meet daily banking needs

## Updated Customer Relationship Module (CRM Next) & UDIR-ATM Transaction Resolution

Improved web-based platform that allows customers to easily submit and track service requests and complaints with advanced call centre integration

Online dispute resolution of customer complaints for ATM transactions

## Customer 360 Unified View

To deeply understand our customers and their needs for enhanced service delivery

## Other Initiatives

OTP based online Direct Debit mandate registration  
Bank's Central Bank Digital Currency App launched

## E-Platform

Digital journey to a host of banking products. 27 more products were added during this FY.

## NACH e-mandate Registration & Auto Termination of ECS

NACH e-mandate registration through STP web journey. Auto termination of ECS mandate upon loan closure

NACH e-Mandate Simplified Authentication Mechanism

## Portable UPI QR Sound Box Device

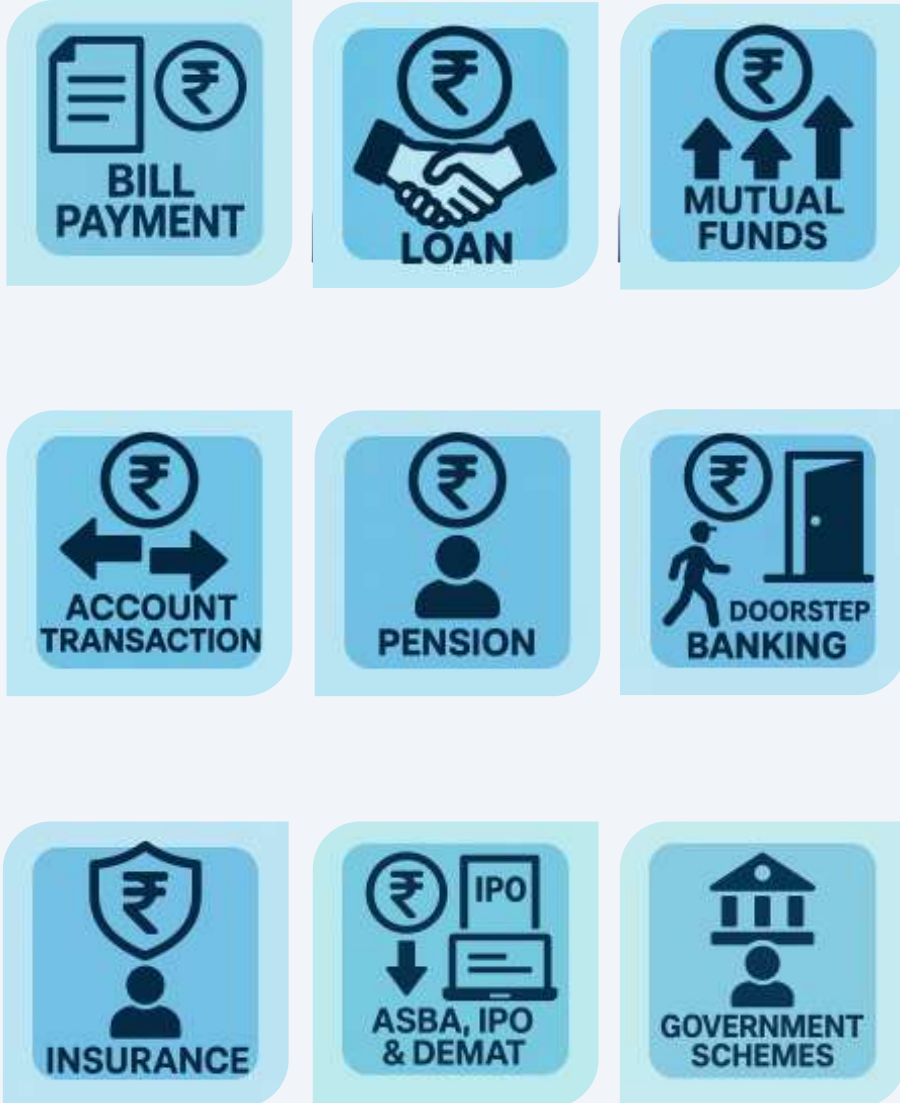
Convenient UPI solution for merchant customers.

## Awards & Recognitions

Red Hat APAC Innovation Award in Digital Transformation & Hybrid Cloud Infrastructure

Winner of 5th Annual BFSI Excellence Award for Innovative Use of Technology





## BOI Mobile Omni Neo Bank

- ❖ Over 440 services from any mobile device
- ❖ 90 lakh customers on-boarded
- ❖ 52 lakhs new customers in FY 24-25

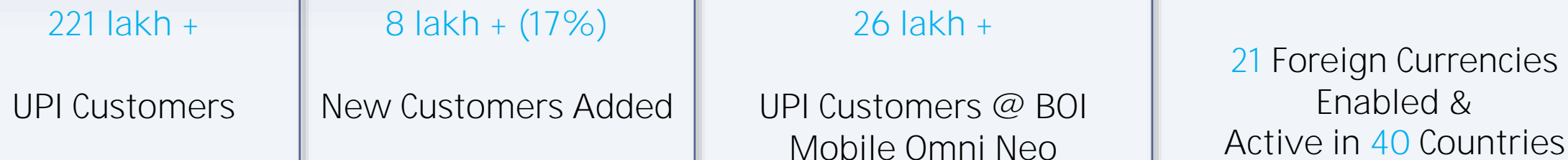
## BOI Omni Neo Internet Banking

- ❖ Over 240 services, with 400 on the horizon
- ❖ Retail & Corporate Clients

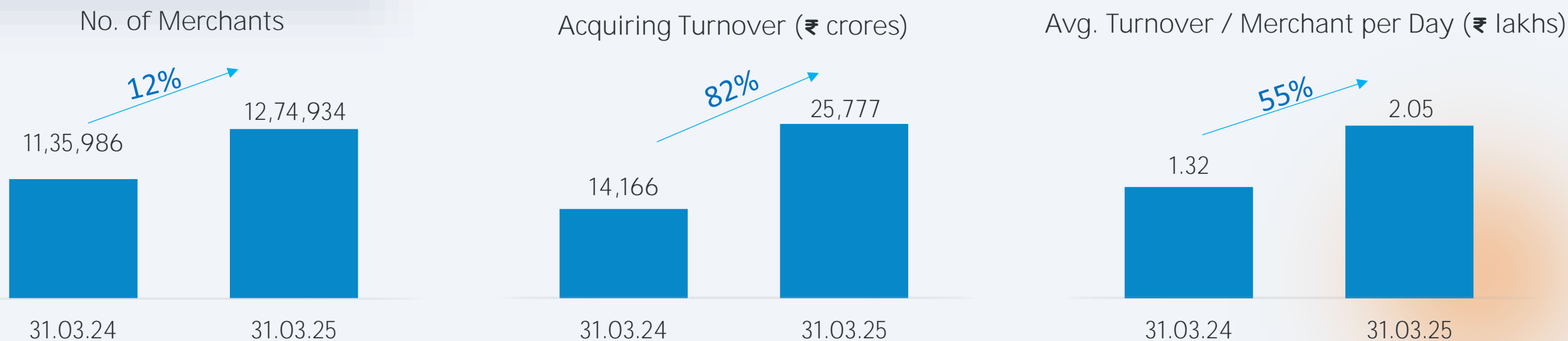
## FY25 Business Data (Count)

2,13,655	9,238
Deposit Opened	Credit Card Onboarded
60,157	2,79,097
SB Account Leads	ASBA
3,35,250	6,328
Bill Payments	Mutual Fund

## UPI Ecosystem



## Merchant Acquisition



## Resiliency Operations Centre(ROC)

### Centralized Monitoring Hub

- 24x7 monitoring team for critical applications
- Faster incident resolution
- All 31 critical banking applications
- Utilizing best in class tools for effective alerting
- Establishment of War rooms for system outages and major incidents

## Project Star ADITYA

### Enhanced Enterprise Datawarehouse & Analytics Centre of Excellence (ACoE)

- Business Intelligence tool
- Advance Analytics Platform
- Data Quality & Governance Platform
- Smart interactive account statement solution

## Fintech Centre of Excellence (CoE)

- A future ready robust platform for innovation, collaboration and transformation across all banking business segments
- The CoE will focus on customer centric solutions while prioritizing security and compliance

## Intelligent Process Automation

### Automating manual & repetitive tasks

- Automating a minimum of 100 tasks
- Robotic Process Automation(RPA), Machine Learning(ML), APIs, Intelligent Document Processing (IDP) and other hyper automation tools.
- 16 process automated so far saving more than 11,997 man-hours

## Project Star NexTech

### Digital & Technology Transformation

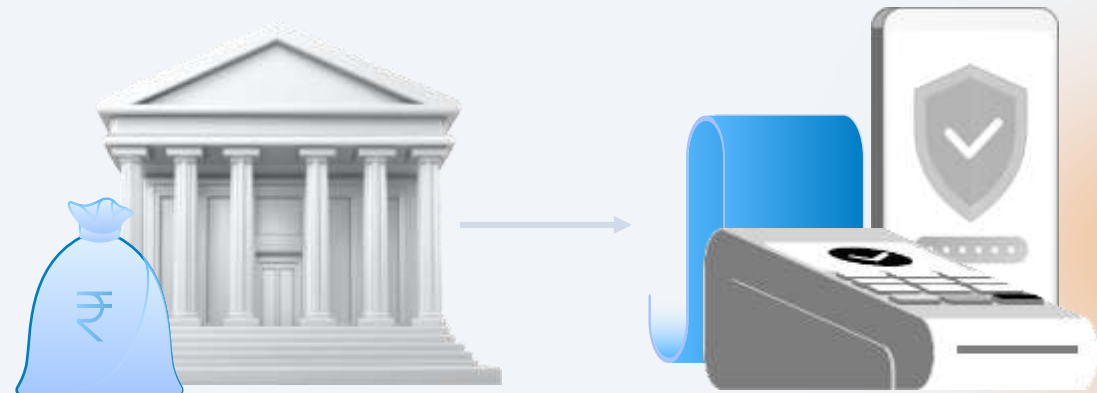
- Redesigning existing journeys under App, Web and branch assisted
- Building effective ecosystem with Fintech partnerships
- Redefining IT organization structure & enterprise architecture across all banking business layers
- IT Governance and security setup including institutionalization of processes and practices

## Open BOI (API Banking)

- Redefining API framework to explore new business models
- API Banking to offer tailored customized services to Corporate customers.

## Centralised Digital Payment Processing System

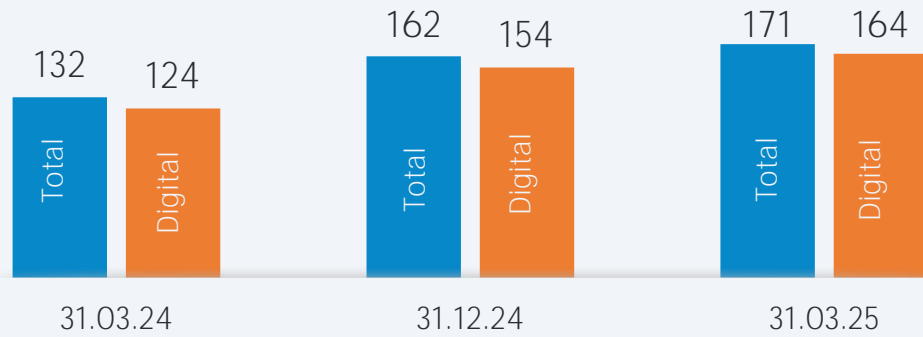
- Major payment rails under one umbrella. Supports UPI, IMPS, NACH, RTGS, NEFT, BBPS, & SWIFT
- Seamless Transactions, Enhanced Control, & Improved Efficiency
- Future-Ready: Supports emerging technologies like Digital Currency, E-Toll, ONDC & CBDC



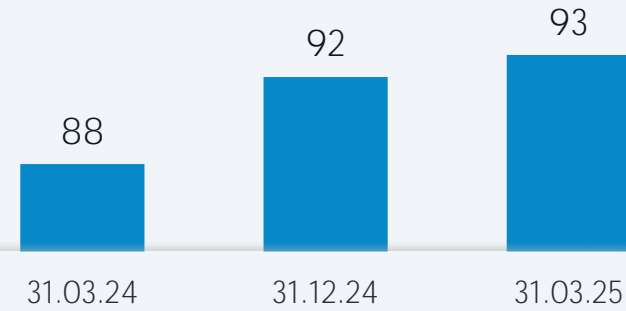
# Digital Banking – Alternate Delivery Channels

## Digital Banking

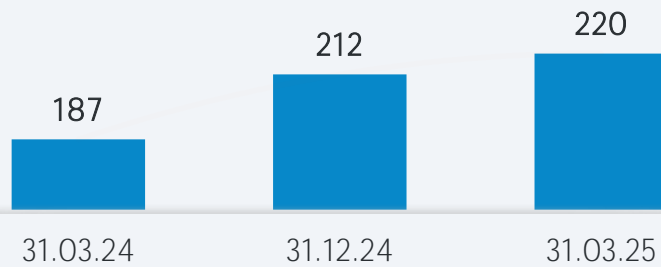
### Quarterly Transaction Count (in Cr)



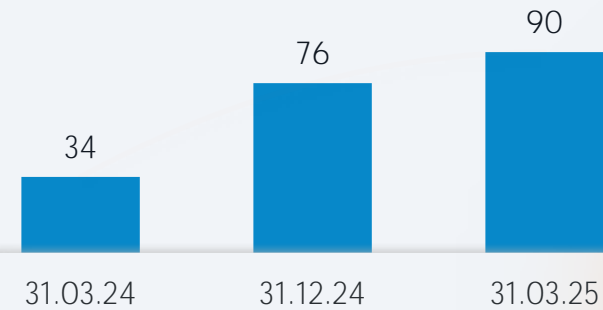
### Internet Banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile Banking Users (in lakhs)



Debit Card base of 387 Lakhs

# Cyber Security Governance & Achievements

## Digital Banking



### Cyber Security Governance



Cyber Security  
Center of Excellence (CS-CoE)



Comprehensive Cyber  
Security Framework



Integrated Digital Risk  
Management using IT-GRC



Proactive Attack  
Surface Management



Centralized Cyber Threat  
Intelligence Management



Extensive Cyber Awareness  
Program for End-to-End Reach

### Achievements



NCIIPC's CII SECEX 2025: Second  
Runner Up in Cyber Exercise



IBA - Special Mention Award  
under CISO Elevator pitch  
Category in 2024



DSCI Runner-up Award for  
Best Cyber Security Practices  
in Banks - 2024



Advanced category BitSight  
Score





# Major Products offered through Digital Platform

## Digital Banking

Retail	Agriculture	MSME	Resources
<ul style="list-style-type: none"><li>❖ Star Home Loan</li><li>❖ Top Up Loan</li><li>❖ Vehicle Loan</li><li>❖ Education Loan</li><li>❖ Loan Against Property</li><li>❖ Pensioner Loan</li><li>❖ Personal Loan</li><li>❖ Solar Roof Top</li><li>❖ Star Doctor Plus</li><li>❖ Earnest Money Deposit scheme (Retail)</li></ul>	<ul style="list-style-type: none"><li>❖ KCC - Crop Loan / Animal Husbandry</li><li>❖ Krishi Vahan</li><li>❖ Self Help Group</li><li>❖ Bhoomihin Kisan card</li><li>❖ Dairy - EMI - CC/TL - Digivridhhi</li><li>❖ Gold Loan</li></ul>	<ul style="list-style-type: none"><li>❖ MSME Renewal</li><li>❖ MSME up to 200.00 lakh</li><li>❖ MSME above Rs.10.00 lakhs to Rs.2.00 Cr (Digital Assessment)</li><li>❖ Mudra – Kishor</li><li>❖ Mudra - Tarun</li><li>❖ Top Up Loan</li><li>❖ Vehicle Express Loan</li></ul>	<ul style="list-style-type: none"><li>❖ Saving Accounts</li><li>❖ Current Accounts</li><li>❖ Term Deposits</li><li>❖ Recurring Deposits (Including Flexi RD)</li><li>❖ Harit Jama Yojana - Green Deposits</li></ul>



## Other Parameters

Categories	No of foreign offices
Overseas Branches (21)	21
Overseas Subsidiaries (4)	23
Overseas Joint Ventures (1)	1
Representative Offices	1
IFSC Banking Unit (IBU)- GIFT	1
Total No of Foreign Offices	47



Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Dubai, Singapore, Hong Kong, New Zealand and Tokyo. Spread across 5 continents and 15 countries viz., USA, Cayman Islands, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand & Japan

## Other Parameters

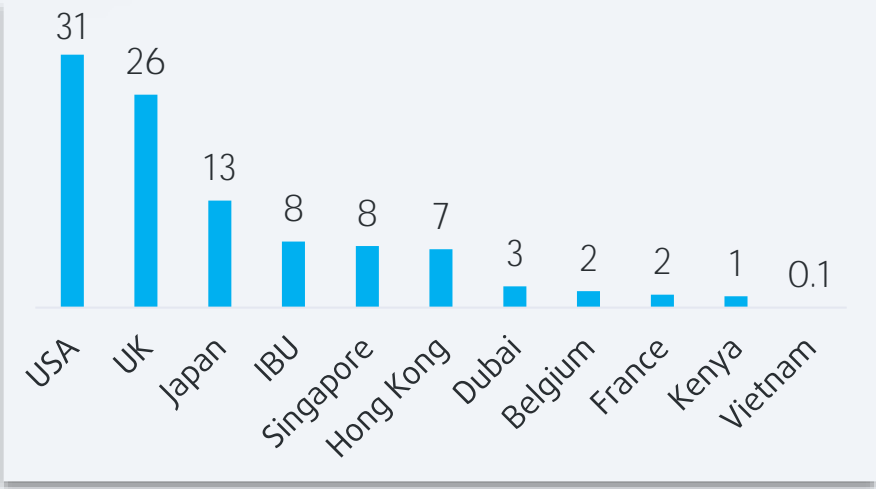
### Select Business Parameters of Overseas Branches

(Amt in ₹ Cr)

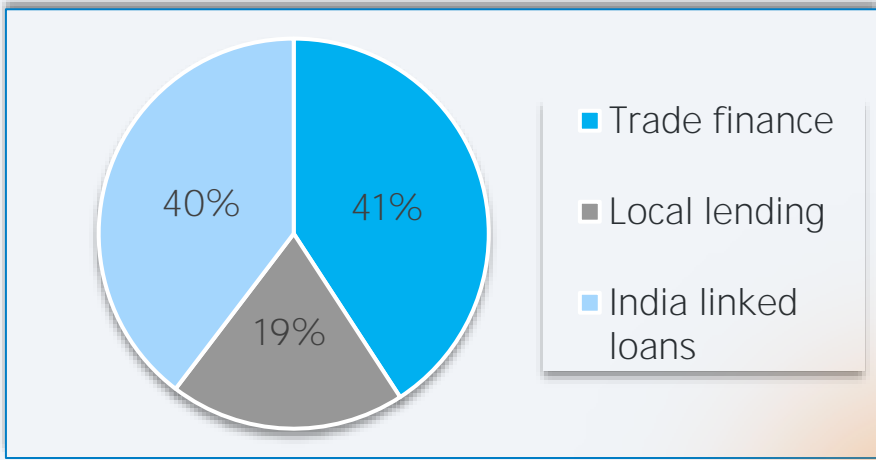
Parameters	FY 2024	FY 2025
Deposits	1,08,203	1,16,243
Advances	93,203	1,02,497
Business Mix	2,01,406	2,18,740
Total Income	7,488	8,467
Operating Profit	1,303	1,492
Net Profit	947	1,164
Gross NPA	354	388
Net NPA	90	81

Bank has raised USD 400 Mn and JPY 15 Bn (USD 100 Mn) through syndication with tenors ranging from 3-5 years during FY2025 to augment overseas business growth.

Geography-wise Advances Composition (%)



Segment-wise Loan Composition



## Other Parameters

(Amt in ₹ Cr)

Subsidiary / Joint Venture	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	427	505	718	1,230	60	22	7
Bank of India (Tanzania) Ltd.	70	570	418	988	59	16	12
Bank of India (Uganda) Ltd.	350	757	545	1,302	113	52	33
PT Bank of India Indonesia, Tbk	1,791	1,700	2,256	3,956	221	56	42
Indo Zambia Bank (JV)	126	5,341	2,265	7,606	685	348	236

## Other Parameters

As on 31.03.25

S No	Name of the Company	Nature of Business	Book value (in INR Crores)	Percentage Holding
Subsidiaries - Domestic				
1	BOI Merchant Bankers Ltd.	Merchant Banking activities	10.00	100.00
2	BOI Shareholding Ltd.	Depository Participants activities for NSDL & CDSL, Corporate BSA Activity for Bank of India	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund business	98.10	100.00
4	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.01	100.00
Associates - Domestic				
5	STCI Finance Ltd	NBFC	130.10	29.96
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26.02
Joint Venture - Domestic				
7	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	27.48

# RRBs Sponsored by Bank of India

## Other Parameters

(Amt in ₹ Cr)

S No	Name of the RRB		Area of operation	Business Mix (As on 31.03.25)	Profit (12M Mar 25)
1	Aryavart Bank		Uttar Pradesh	63,279	94
2	Madhya Pradesh Grameen Bank		Madhya Pradesh	36,944	185
3	Vidharbha Konkan Grameen Bank		Maharashtra	11,013	-23

# Branch Network & Geographical Presence

## Other Parameters

Branch Network	31.03.25
Domestic Branches	5,306
▪ Metro	974
▪ Urban	851
▪ Semi Urban	1,573
▪ Rural	1,906
▪ Digital Banking Units	2
Overseas Branches	22
Total No. of Branches	5,328
No of ATMs & CRA	8,003
No of BCs	23,281
Total No of Customer Touch points	36,612



# Inclusive Growth – Financial Inclusion

## Other Parameters

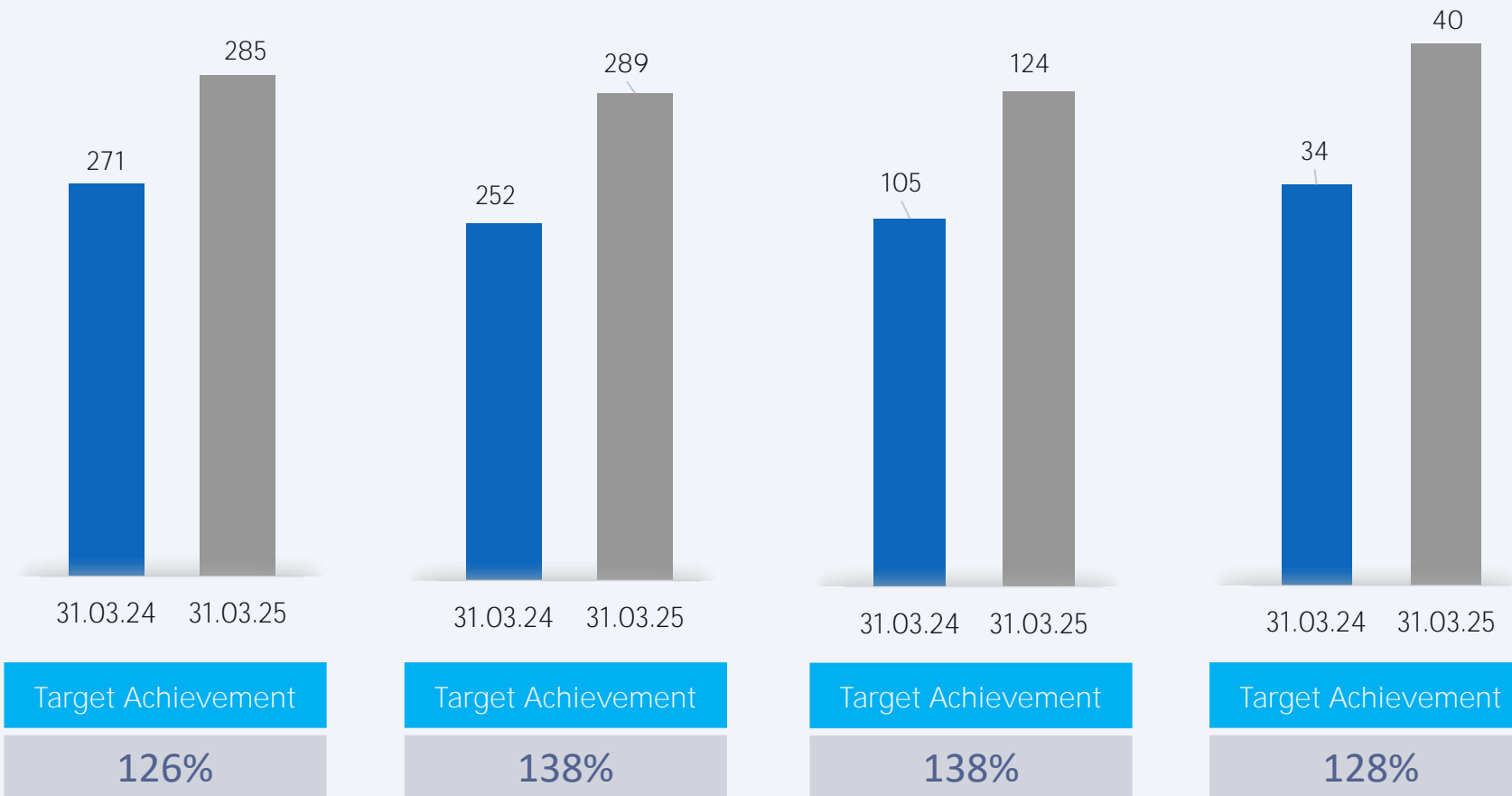
Numbers in Lakhs

### PMJDY

### PMSBY

### PMJJBY

### APY



### New Initiatives

- ❖ Number of BC/BCAs as on 31.03.25: 23,281 (as on 31.03.24: 20,703)
- ❖ 42 banking services at all BC/BCAs points
- ❖ Instant Account Number generation made available at all BC points (1.29 lakh accounts opened since 03.03.25)
- ❖ All of our RSETI (43) have been “AA” graded by Ministry of Rural Development. 1 New RSETI at AGAR MALWA District has been opened by our bank.
- ❖ 35 new CFLs opened. Total Number of CFLs is now 186.
- ❖ Bank has won the annual award of PFRDA in APY enrolment “Numero Uno” and kept this position since last four consecutive years.

# Manpower Optimization

## Other Parameters

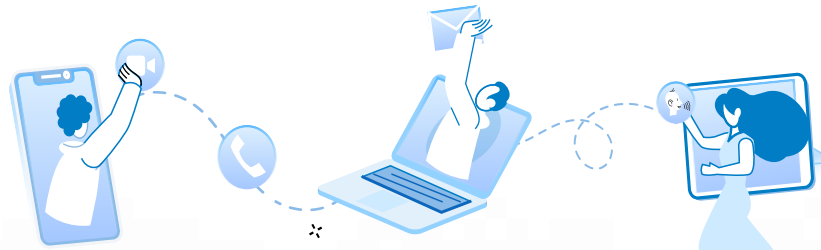
### No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	71	257
SME City Centre & SME Urban Centre	136	1114
Retail Business center	143	988
Star Krishi Vikas Kendra	160	550
Foreign Exchange Back Office	1	86
Transaction Monitoring & KYC AML Department	1	80

### Human Resource and business ratios

Parameter	As on 31.03.25
Total No. of Employees	50,564
Female Employees	14,852
Male Employees	35,712
Business Per Employee (Rs. lakhs)	2,821
Profit Per Employee (Rs. lakhs)	18.15





## Design of Performance Management (PMS) Tools

Performance-driven assessments with customized outcome-based KRAs and business review tools with real-time dashboards launched pan India, for a transparent & objective PMS boosting overall employee productivity

## Target Setting & Smart Analytics

Digital tool for target allocation tailored to each unit to make target setting a comprehensive planning exercise, basis historical data, market potential, risk appetite, catchment area & cluster dynamics

## Talent Management & Skill Assessment

Training needs assessment via STAR Compass - MCQ quiz platform and personalized learning plans; part of Talent Management ecosystem with linkages to roles, skills & job families for a world-class talent pool

## Building Centers of Excellence (CoEs)

Transforming Bank's training institutes into Centers of Excellence (CoEs) – People & Leadership, Credit & Risk and IT for advanced research & upskilling to set the foundation for a new age learning culture at BOI

## Digitally Enabled Postings & Promotions

Strategic workforce planning with tools for digitizing workflows in Postings & Promotions process including a smart recommendation engine to help assign the right officer for the right role across the Bank

## Leadership Succession Planning

Data-driven succession pipeline for identified critical roles via digital tool and a defined competency matrix; Launch of STAR SHIKHAR - Leadership 360-degree & competency assessment along with custom grooming plans

## Rewards & Recognitions for Employees

Comprehensive policy for monetary rewards and digital recognitions launched to foster a performance-driven culture, boost motivation, and enhance employee satisfaction



Green Deposit scheme launched: Star Harit Jama Yojana. ₹33 Cr garnered in over a month.

Renewable Energy exposure ₹4,359 Crs. Over 4000 household rooftop solar sanctioned.

Dedicated Green cell at Bank

Frontline staff handling corporate customers undergoing ESG, Sustainability & Climate Risk training. All new recruits are being mandatorily trained in ESG

Paperless banking: 12.77 lakh accounts opened through e-portal, eliminating around 76 mt of CO<sub>2</sub> emissions

Bank is reporting its scope 1 & scope 2 emissions quarterly

## Inclusive Growth

Over 6.84 lakh beneficiaries under PM SVANidhi

2.85 crore PMJDY accounts - bringing accessible banking to the unbanked

Presently over 21 lakh farmers supported through KCC alone

## Women Empowerment

Over 4 lakh women entrepreneurs assisted under various schemes

Financed over 3.50 lakh women SHG groups

51% MUDRA beneficiaries in FY25 are women.

9,400 plus girl children supported under Star Angel Scheme

## Investing back in communities we serve

17.69% YoY increase in CSR spending in FY2025

28 lakh individuals counseled through FLCC Centers so far. 3,059 camps in FY25 involving more than 1.10 lakh people

46,566 youth trained through our 43 RSETIs in FY25

## Diversity

Women constitute 29% of our workforce

2.6% of our staff comprises of differently abled persons

78 of our employees are from sports fraternity who excel in various National and International events

Well defined corporate governance policies

Whistle blower policy - enhancing transparency

A culture of integrity & honesty is nurtured through strong ethical codes

Prevention of sexual harassment of women at workplace policy

Well defined business continuity plan for seamless transition in unexpected circumstances

Strong priority on cyber security & fraud risk management

Over 2 lakh man hours of training to employees in various banking aspects

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# THANK YOU



We express our gratitude to all our esteemed stakeholders for their support & trust and solicit their continued patronage to make our Bank grow exponentially in the coming years.



*(Commemorative Stamp on BOI released by India Post on 08.10.2024)*

