

संदर्भ क्र. Ref. No.: HO:IRC:RVU:2022-23:192

दिनांक Date: 31.07.2022

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.

Dear Sir/Madam,

**Additional Disclosure to
Schedule-18 (Notes forming part of Accounts)**

Please find attached the Additional Disclosure to Schedule-18 (Notes forming part of Accounts) in Annual Report 2021-22.

This is for your information and records.

भवदीय Yours faithfully,




(Rajesh V Upadhyaya)
कंपनी सचिव Company Secretary

Encl: As above

Date: 30.07.2022

ADDITIONAL DISCLOSURE TO SCHEDULE-18 (NOTES FORMING PART OF ACCOUNTS), AS ON 31.03.2022

This Additional Disclosure requirement is arising out of the divergence in the capital element observed in Risk Assessment Report 2021 of RBI and the change in Regulatory Capital, which was originally disclosed to the Stock Exchanges on 11.02.2022.

Pursuant to this, the additional disclosure to the composition of regulatory capital as appearing in Schedule-18 Notes No. 1 (a) and 8 (a) (on the page nos. 107 and 206 of the Annual Report for FY 2021-22), of the Audited Financial Statements of Bank of India ("Bank"), approved by the Board of Directors of the Bank on 24th May 2022 and also approved and adopted at the Annual General Meeting held on 15th July, 2022, is as under:

Composition of Regulatory Capital		(Rs in crores)			
Sr. No.	Particulars	31.03.2022	31.03.2021	31.03.2022	31.03.2021
		Standalone		Consolidated	
i)	Common Equity Tier 1 capital (CET 1)	42,695.01	34,689.55	45,172.77	37,031.83
ii)	Additional Tier 1 capital	1,352.00	1,352.00	1,352.00	1,352.00
iii)	Tier 1 capital (i + ii)	44,047.01	36,041.55	46,524.77	38,383.83
iv)	Tier 2 capital	8,205.57	8,948.64	8,241.26	8,948.64
v)	Total capital (Tier 1 + Tier 2)	52,252.58	44,990.19	54,766.03	47,332.47
vi)	Total Risk Weighted Assets (RWAs)	3,16,395	3,01,305	3,19,579	3,04,477
vii)	Common Equity Tier I Capital Ratio (CET1) (%)	13.49%	11.51%	14.14%	12.16%
viii)	Tier I Ratio (%)	13.92%	11.96%	14.56%	12.61%
ix)	Tier II Ratio (%)	2.59%	2.97%	2.58%	2.94%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.51%	14.93%	17.14%	15.55%
xi)	Leverage Ratio	5.70%	4.74%	5.94%	4.99%

The Board of Directors in its meeting held on 30th July, 2022 has approved the above information. Further, this Additional Disclosure is limited to the disclosure of CRAR related numbers and the Statutory Central Auditors of the Bank have verified these ratios.



The Annual Report incorporating the aforesaid information will be available on our Bank's website. Further, wherever relevant CRAR and Leverage Ratio are referred to in the Annual Report FY 2021-22 and financial results for the quarter / year ended 31.03.2022, the above information may be taken into consideration.


(Sankar Sen)
General Manager & CFO


(Monika Kalia)
Executive Director


(M Karthikeyan)
Executive Director


(Swarup Dasgupta)
Executive Director





(P R Rajagopal)
Executive Director




(A. K. Das)
Managing Director & CEO

VERIFICATION

We, the Statutory Central Auditors of Bank of India, have verified the aforesaid additional disclosure and report that, based on the information and explanations given to us and verification of records produced to us, the amounts / information provided in the above said disclosure, are in accordance with the records and applicable regulatory requirements.

<p>For V Sankar Aiyar & Co., Chartered Accountants (FRN : 109208W)</p> <p></p> <p>S Nagabushanam Partner M. No 107022 UDIN: 22107022ANYMCK4564</p>	<p>For Laxmi Tripti & Associates Chartered Accountants (FRN : 009189C)</p> <p></p> <p>Rajesh Gupta Partner M.No 077204 UDIN : 2277204ANYMCF4716</p>	<p>For Mukund M Chitale & Co., Chartered Accountants (FRN : 106655W)</p> <p></p> <p>Nilesh RS Joshi Partner M.No 114749 UDIN : 22114749ANYMCM2145</p>
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Place : Mumbai
Date : July 30, 2022

