

संदर्भ क्र. Ref No.:HO:IRC:RKP:2024-25:435

दिनांक Date: 24.01.2025

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-**  
**Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the**  
**3<sup>rd</sup> Quarter ended 31.12.2024**

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 3<sup>rd</sup> Quarter ended 31.12.2024.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

(Rajesh V Upadhya)  
कंपनी सचिव Company Secretary

Classification: **Public**



# Performance Analysis



Q3 FY2024-25



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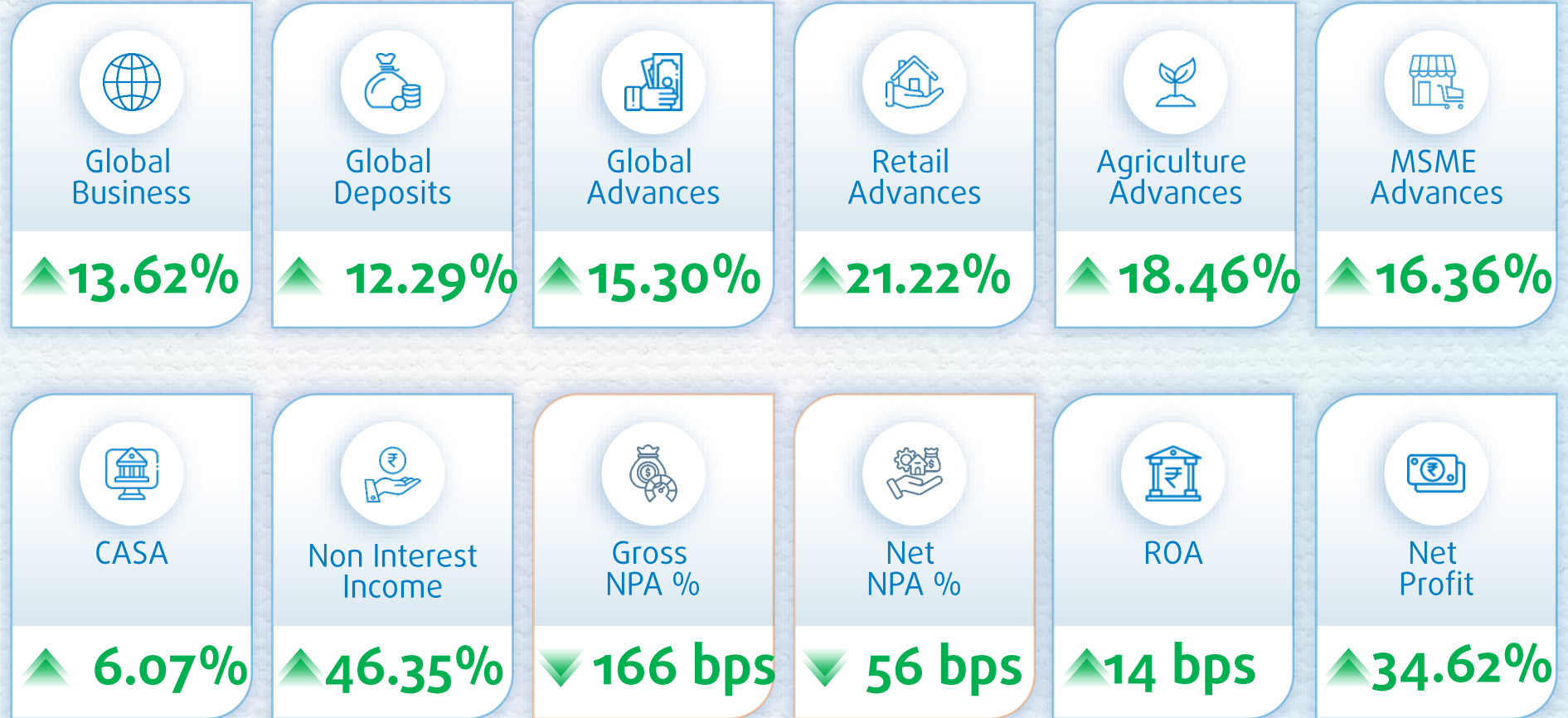


Digital Banking, ESG, etc.

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# Performance Highlights - Q3FY25 - YoY

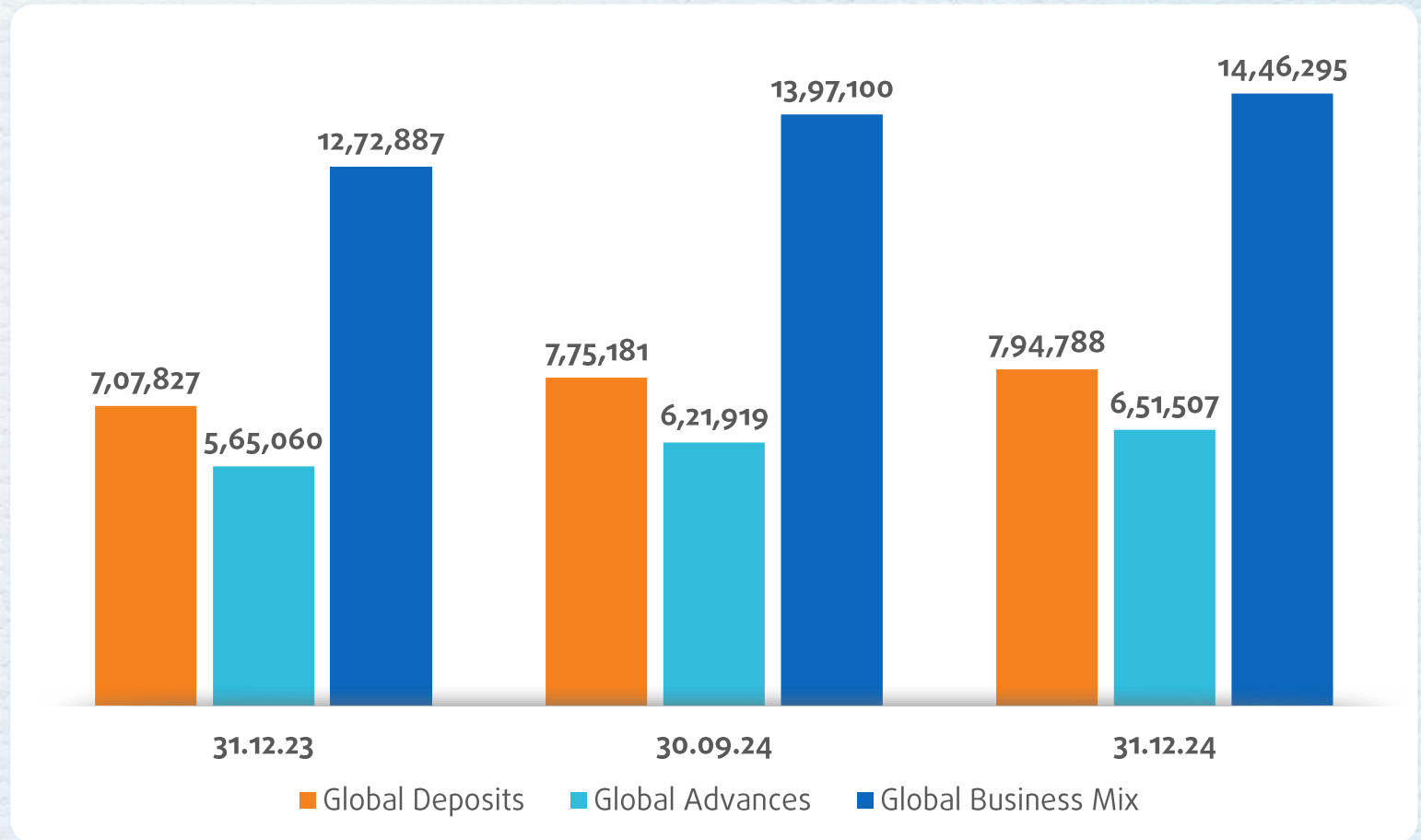
## Key Highlights



## Business Performance



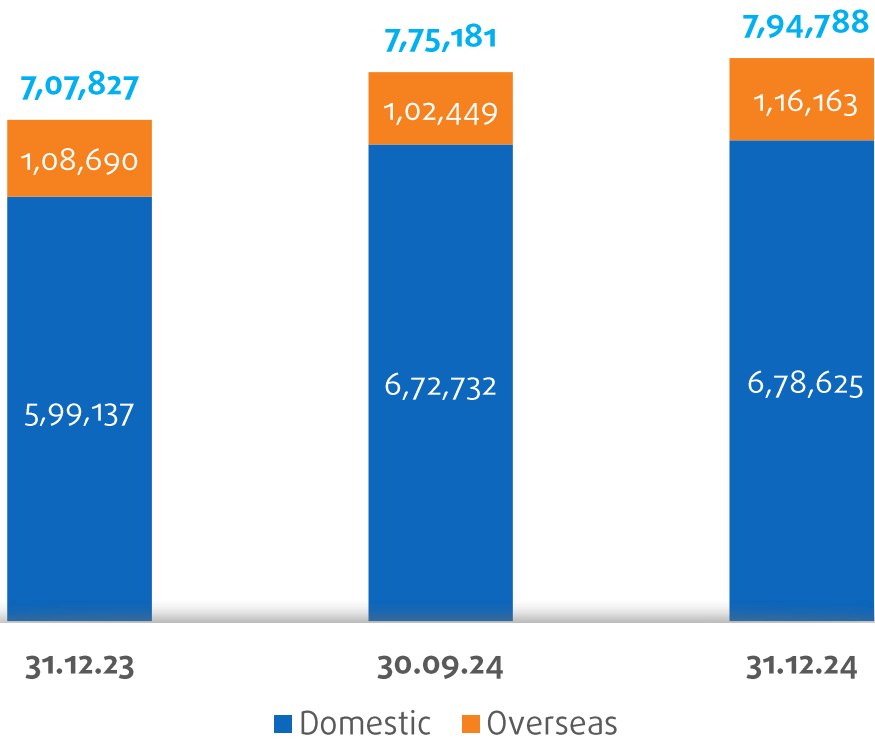
(Amt in Rs. Cr)



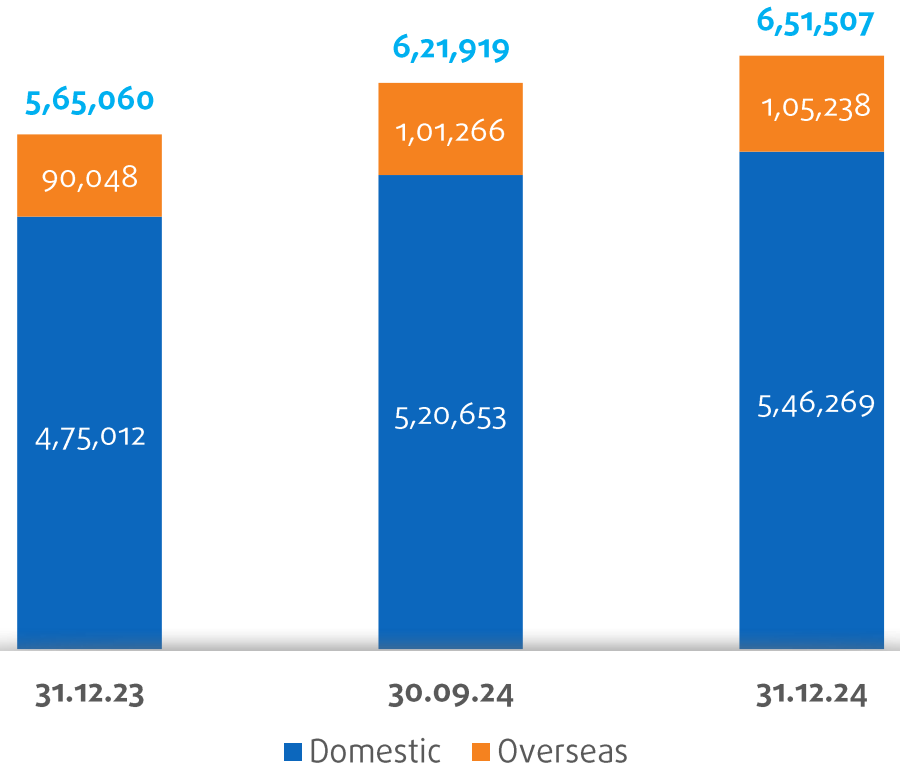
## Business Performance

(Amt in Rs. Cr)

### Domestic & Overseas Deposits



### Domestic & Overseas Advances



# Global Deposits & Advances - Growth

## Business Performance

(Amt in Rs. Cr)

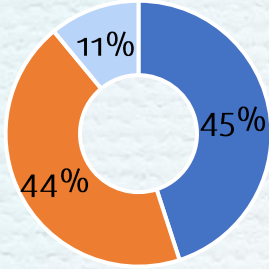
Particulars	31.12.23	30.09.24	31.12.24	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,07,827	7,75,181	7,94,788	19,607	2.53	86,961	12.29
Global Advances	5,65,060	6,21,919	6,51,507	29,588	4.76	86,447	15.30
<b>Global Business Mix</b>	12,72,887	13,97,100	14,46,295	49,195	3.52	1,73,408	13.62

## Business Performance

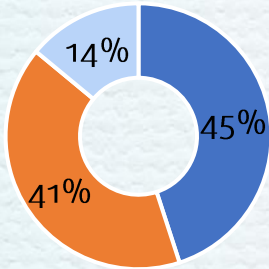
(Amt in Rs. Cr)

Types of Deposits	31.12.23	30.09.24	31.12.24
CASA (Amount)	2,61,335	2,75,618	2,77,190
<b>CASA (%)</b>	<b>43.88</b>	<b>41.18</b>	<b>41.05</b>
Total Term Deposits	3,34,170	3,96,464	3,98,112
<b>Retail Term Deposits (%)</b>	<b>44.28</b>	<b>45.04</b>	<b>45.58</b>
Bulk Deposits (%)	11.83	14.06	13.25

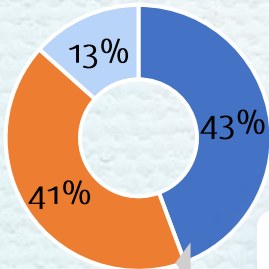
31.12.23



30.09.24



31.12.24



CASA

TD-Bulk Dep.

TD-Retail Dep.



# Composition of Gross Domestic Advances

## Business Performance

(Amt in Rs. Cr)

Particulars	31.12.23	30.09.24	31.12.24	Growth YoY%
Agriculture	80,345	93,798	95,173	18.46
MSME	76,600	85,097	89,134	16.36
Retail	1,05,445	1,21,517	1,27,825	21.22
<b>RAM*</b>	<b>2,62,390</b>	<b>3,00,412</b>	<b>3,12,132</b>	<b>18.96</b>
Corporate & Others	2,12,622	2,20,241	2,34,136	10.12
<b>Gross Domestic Advances</b>	<b>4,75,012</b>	<b>5,20,653</b>	<b>5,46,269</b>	<b>15.00</b>
<b>RAM Advances (%)</b>	<b>55.24</b>	<b>57.70</b>	<b>57.14</b>	

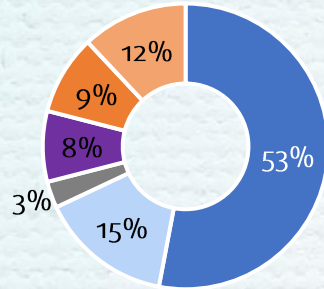


\* Excluding RIDF, PSLC and SIDBI Bonds

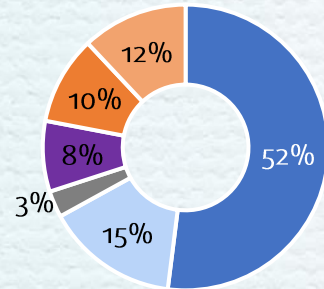
## Business Performance

(Amt in Rs. Cr)

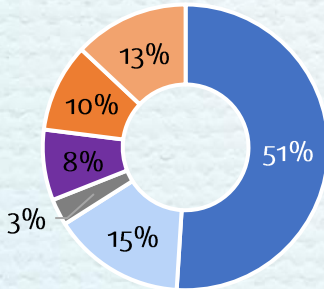
31.12.23



30.09.24



31.12.24



Particulars	31.12.23	30.09.24	31.12.24	Growth YoY (%)
Home loans	56,255	63,059	65,368	16.20
Vehicle loans	15,642	18,541	20,018	27.98
Education loans	3,351	3,691	3,788	13.04
Mortgage loans	8,896	9,705	10,011	12.53
Personal loans	8,698	11,542	12,394	42.49
Others	12,603	14,980	16,246	28.91
<b>Total Retail Loans</b>	<b>1,05,445</b>	<b>1,21,517</b>	<b>1,27,825</b>	<b>21.22</b>



## Business Performance

(Amt in Rs. Cr)

Particulars	Regulatory Target	31.12.23	30.09.24	31.12.24
<b>ANBC</b>		<b>4,07,346</b>	<b>4,33,105</b>	<b>4,58,281</b>
Priority Sector		1,77,877	1,99,778	2,07,450
<b>% To ANBC</b>	<b>40.00</b>	<b>43.67</b>	<b>46.13</b>	<b>45.27</b>
Agriculture*		80,351	93,798	97,102
<b>% To ANBC</b>	<b>18.00</b>	<b>19.73</b>	<b>21.66</b>	<b>21.19</b>
Small & Marginal Farmers		51,652	50,016	53,879
<b>% To ANBC</b>	<b>10.00</b>	<b>12.68</b>	<b>11.55</b>	<b>11.76</b>
Weaker Section		61,144	59,925	64,660
<b>% To ANBC</b>	<b>12.00</b>	<b>15.01</b>	<b>13.84</b>	<b>14.11</b>
Micro Enterprises (PS)		45,497	45,702	46,637
<b>% To ANBC</b>	<b>7.50</b>	<b>11.17</b>	<b>10.55</b>	<b>10.18</b>

\* Including RIDF

# Domestic Credit - Industry Wise Outstanding

## Business Performance



(Amt in Rs. Cr)

Particulars	31.12.23	30.09.24	31.12.24
Infrastructure	63,142	59,434	59,427
Basic Metal & Metal products	16,890	19,160	19,046
Textiles	6,647	6,729	6,431
Gems & Jewellery	3,162	2,933	2,734
Chemicals & Chemical products	7,783	7,167	8,346
Vehicles & Transport equipment	2,454	2,226	2,182
Rubber, Plastic & their products	3,295	3,717	3,619
Construction	4,199	4,562	4,414
Direct Exp to Real Estate Sector	66,246	75,085	78,030
- Residential Mortgage*	64,286	72,969	75,579
- CRE	1,960	2,116	2,451
NBFC (Incl. HFC)	64,463	61,349	65,424

\* Includes Priority Sector Housing Loans and all other Residential Mortgages

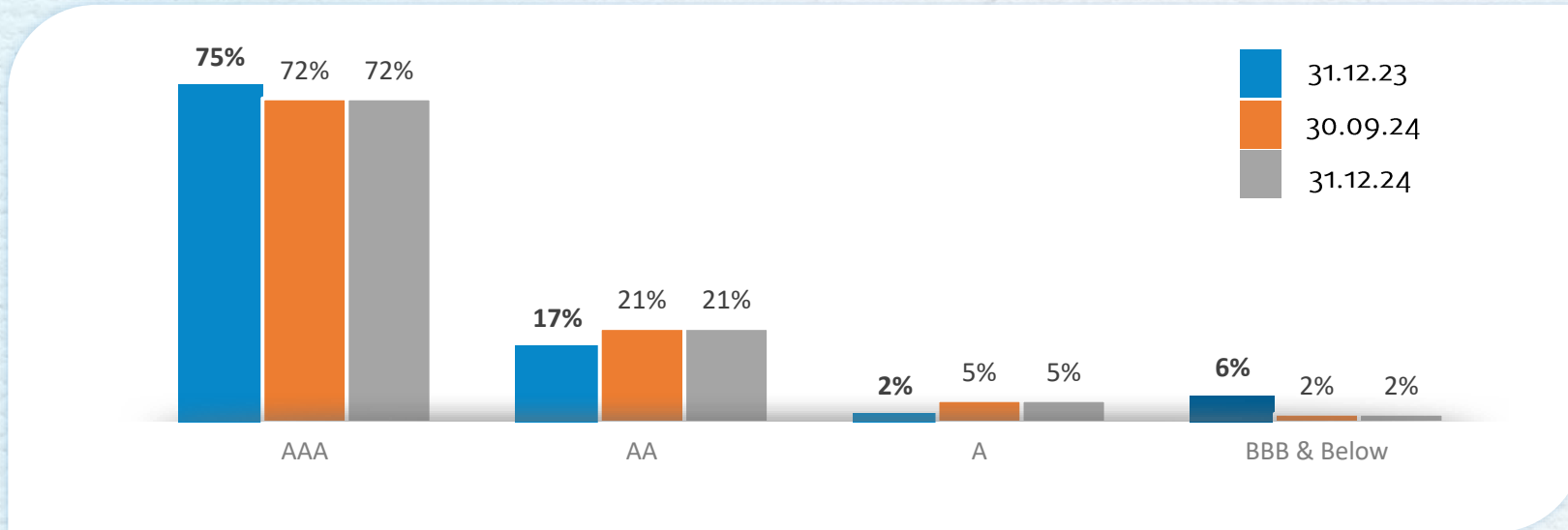
# NBFC Portfolio - Global Outstanding

## Business Performance

## NBFC Portfolio

(Amt in Rs. Cr)

Ratings	31.12.23	30.09.24	31.12.24
AAA	57,105	55,204	59,785
AA	13,258	16,450	17,338
A	1,467	4,040	3,774
BBB & Below	4,545	1,415	1,683
<b>Total</b>	<b>76,375</b>	<b>77,109</b>	<b>82,580</b>



# Global NBFC Portfolio - Rating Profile as on 31.12.24

## Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
<b>NBFC-HFC (%)</b>	<b>26.11%</b>	<b>7.08%</b>	<b>0.19%</b>	<b>0.00%</b>	<b>33.38%</b>
Backed by PSU	15.54%	0.00%	0.00%	0.00%	15.54%
Backed by Bank	3.36%	1.88%	0.00%	0.00%	5.24%
Private	7.21%	5.20%	0.19%	0.00%	12.60%
<b>NBFC-MFI (%)</b>	<b>0.00%</b>	<b>1.31%</b>	<b>0.39%</b>	<b>0.02%</b>	<b>1.72%</b>
Private	0.00%	1.31%	0.39%	0.02%	1.72%
<b>NBFC-OTHERS (%)</b>	<b>46.29%</b>	<b>12.61%</b>	<b>3.99%</b>	<b>2.02%</b>	<b>64.90%</b>
Backed by PSU	23.70%	0.00%	3.21%	0.00%	26.91%
Backed by Bank	3.55%	1.29%	0.00%	0.00%	4.84%
Private	19.04%	11.32%	0.77%	2.02%	33.15%
<b>Grand Total (%)</b>	<b>72.40%</b>	<b>21.00%</b>	<b>4.57%</b>	<b>2.04%</b>	<b>100.00%</b>

# Domestic Advances - Infrastructure Sector Outstanding

## Business Performance

(Amt in Rs. Cr)

Particulars	31.12.23	30.09.24	31.12.24
Power	39,583	34,868	35,360
a) SEBs	16,084	15,361	14,178
- Generation	7,026	6,448	6,038
- Transmission	2,593	2,323	2,205
- Distribution	6,465	6,590	5,935
b) PSUs & Pvt Power Cos	23,499	19,507	21,182
Roads and Ports	16,352	17,498	17,422
Telecom	368	373	366
Other Infrastructure	6,839	6,695	6,279
<b>Total</b>	<b>63,142</b>	<b>59,434</b>	<b>59,427</b>



### Infrastructure Bonds in FY 25

Infrastructure Bonds Raised on 19.07.24



₹ **5,000** Crores

Infrastructure Bonds Raised on 29.11.24

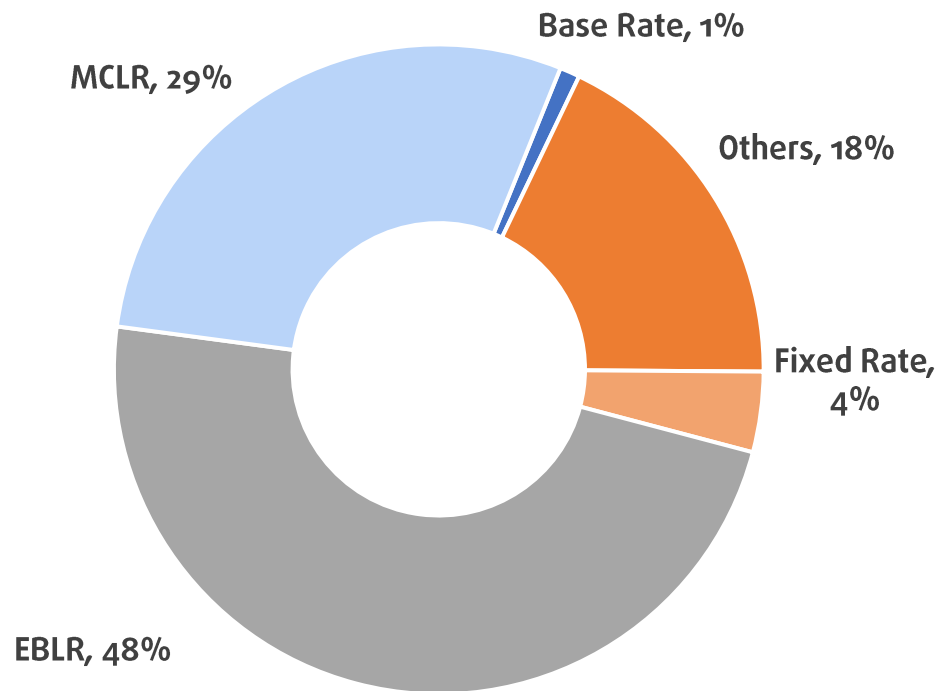


₹ **5,000** Crores

Additional amount of Rs. 500 Cr of Infrastructure bond has been approved by the Board

# Benchmark wise Distribution of Advances - Standard Domestic

## Business Performance



(Amt in Rs. Cr)

Benchmark Rates	Standard Advances as on 31.12.24	Share (%)
Base Rate	1,655	0.32
MCLR	1,52,215	29.13
EBLR	2,52,597	48.34
Fixed Rate*	23,475	4.49
Others	92,648	17.73
<b>Grand Total</b>	<b>5,22,590</b>	<b>100.00</b>

\* Fixed Rate loans includes Loan against TDR, etc.

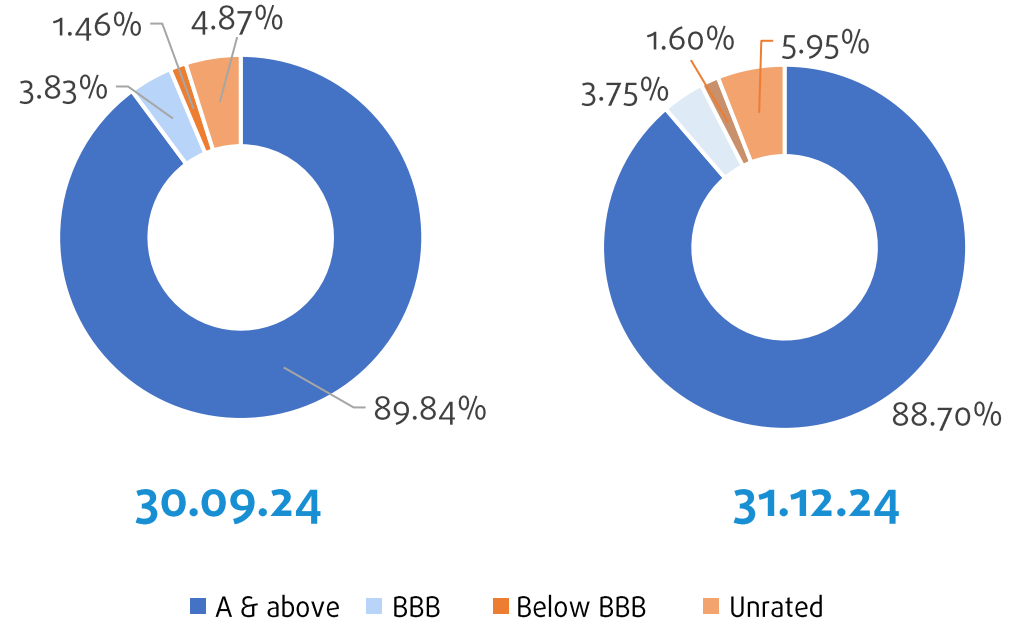


# External Ratings wise Distribution of Standard Corporate Advances

## Business Performance



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



As on 31.12.24, Investment grade accounts form 93% of our Standard Corporate Advances portfolio

## Business Performance

(Amt in Rs. Cr)

Particulars	As on 30.09.24					As on 31.12.24				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	19,506	1,56,252	39,975	-	<b>2,15,733</b>	21,381	1,57,587	27,695	-	<b>2,06,663</b>
- of which Govt Securities	19,506	1,56,252	39,975	-	<b>2,15,733</b>	21,381	1,57,587	27,695	-	<b>2,06,663</b>
Non SLR Investments	9,355	26,553	5,034	3,813	<b>44,755</b>	9,471	26,573	5,504	3,965	<b>45,513</b>
M Duration	<b>2.01</b>	-	<b>2.92</b>	-	-	<b>2.26</b>	-	<b>3.26</b>	-	-
<b>Total</b>	<b>28,861</b>	<b>1,82,805</b>	<b>45,009</b>	<b>3,813</b>	<b>2,60,488</b>	<b>30,852</b>	<b>1,84,160</b>	<b>33,199</b>	<b>3,965</b>	<b>2,52,176</b>

# Net Interest Income (Global)

## Financial Performance

(Amt in Rs. Cr)

Particulars	QE Dec 23	QE Sep 24	QE Dec 24	YoY (%)
<b>Interest Income</b>	<b>15,218</b>	<b>17,355</b>	<b>18,211</b>	<b>20</b>
a. Advances	10,987	12,068	12,918	18
b. Investments	3,502	4,295	4,528	29
c. Money Market Operations & Others	729	992	765	5
<b>Interest Expended</b>	<b>9,755</b>	<b>11,369</b>	<b>12,141</b>	<b>24</b>
a. Deposits	8,078	9,448	9,629	19
b. Borrowings	1,477	1,636	2,116	43
c. Subordinated Bonds & Others	200	285	396	98
<b>Net Interest Income</b>	<b>5,463</b>	<b>5,986</b>	<b>6,070</b>	<b>11</b>

9M Dec 23	9M Dec 24	YoY (%)
<b>44,548</b>	<b>52,503</b>	<b>18</b>
31,255	36,981	18
10,461	12,862	23
2,831	2,660	-6
<b>27,431</b>	<b>34,172</b>	<b>25</b>
22,856	27,895	22
3,985	5,391	35
590	886	50
<b>17,117</b>	<b>18,331</b>	<b>7</b>

# Non-Interest Income (Global)

## Financial Performance

(Amt in Rs. Cr)

Particulars	QE Dec 23	QE Sep 24	QE Dec 24	YoY (%)
Commission, Exchange & Brokerage	398	440	462	<b>16</b>
Cross Selling (Third Party Commission)	51	85	68	<b>33</b>
Profit from Sale and Revaluation of Investments	-129	730	266	-
Profit from Exchange Transactions	112	72	60	<b>-46</b>
Recovery In W/o accounts	336	685	391	<b>16</b>
Other Non Interest Income	425	506	500	<b>17</b>
<b>Total Non-Interest Income</b>	<b>1,193</b>	<b>2,518</b>	<b>1,747</b>	<b>46</b>

9M Dec 23	9M Dec 24	YoY (%)
1,151	1,233	<b>7</b>
136	202	<b>48</b>
248	1,162	<b>369</b>
402	194	<b>-52</b>
1,144	1,279	<b>12</b>
1,262	1,496	<b>10</b>
<b>4,343</b>	<b>5,566</b>	<b>28</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

(Amt in Rs. Cr)

Particulars	QE Dec 23	QE Sep 24	QE Dec 24	YoY (%)
<b>Operating Profit</b>	<b>3,004</b>	<b>4,147</b>	<b>3,703</b>	<b>23</b>
Provisions for				
- Bad & Doubtful (NPA)	612	1,427	603	-2
- Non Performing Investment (NPI)	196	0	-0	-
- Standard Assets & Others	-307	-384	-299	-3
<b>Provisions before Tax</b>	<b>501</b>	<b>1,043</b>	<b>304</b>	<b>-39</b>
Profit before Tax (PBT)	2,503	3,104	3,399	36
Taxation	633	731	882	39
<b>Net Profit (PAT)</b>	<b>1,870</b>	<b>2,374</b>	<b>2,517</b>	<b>35</b>

9M Dec 23	9M Dec 24	YoY (%)
<b>10,511</b>	<b>11,527</b>	<b>10</b>
2,067	3,246	57
100	-282	-
-23	-324	-
<b>2,144</b>	<b>2,640</b>	<b>23</b>
8,368	8,887	6
3,489	2,294	-34
<b>4,879</b>	<b>6,593</b>	<b>35</b>

# Key Financial Ratios (Global)

## Financial Performance

Particulars	QE Dec 23	QE Sep 24	QE Dec 24	9M Dec 23	9M Dec 24
Yield on Advances (%)	8.37	8.45	8.55	8.34	8.65
Yield on Investments (%)	6.67	7.10	7.15	6.73	7.13
Yield on Funds (%)	7.05	7.55	7.22	7.03	7.20
Cost of Deposits (%)	4.62	4.95	4.96	4.44	4.91
Cost of Funds (%)	4.52	4.94	4.81	4.33	4.69
Net Interest Margin (NIM) (%)	2.85	2.82	2.80	2.98	2.90
Cost to Income Ratio (%)	54.87	51.22	52.63	51.02	51.76
Credit Deposit Ratio	79.83	80.23	81.97	79.83	81.97
Return on Assets (%)	0.82	0.94	0.96	0.72	0.87
Return on Equity (%)	14.96	16.33	16.53	13.75	14.97
Credit Cost (Annualised) (%)	0.46	0.97	0.39	0.54	0.72
Book Value Per Share (Tangible) (Rs)	117.45	130.47	136.98	117.45	136.98
Book Value Per Share (Rs)	128.09	137.37	142.61	126.59	142.61

## Asset Quality

(Amt in Rs. Cr)

Particulars	As on 31.12.23		As on 30.09.24		As on 31.12.24	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
<b>Standard Advances</b>	<b>5,34,822</b>	<b>94.65</b>	<b>5,94,463</b>	<b>95.59</b>	<b>6,27,459</b>	<b>96.31</b>
<b>Gross NPA</b>	<b>30,237</b>	<b>5.35</b>	<b>27,456</b>	<b>4.41</b>	<b>24,048</b>	<b>3.69</b>
- Sub-Standard	5,615	0.99	4,402	0.71	4,197	0.64
- Doubtful	14,218	2.52	12,289	1.97	10,082	1.55
- Loss	10,404	1.84	10,765	1.73	9,769	1.50
<b>Gross Advances</b>	<b>5,65,059</b>	<b>100.00</b>	<b>6,21,919</b>	<b>100.00</b>	<b>6,51,507</b>	<b>100.00</b>

# SMA - Rs. 5 Cr & above

## Asset Quality

(Amt in Rs. Cr)

Position of Rs. 5.00 crores & above						
SMA Category	31.12.23		30.09.24		31.12.24	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	7,093	1.33	2,018	0.34	2,096	0.33
SMA-1	852	0.16	3,268	0.55	2,087	0.33
SMA-2	977	0.18	2,370	0.40	3,096	0.49
<b>Grand Total</b>	<b>8,922</b>	<b>1.67</b>	<b>7,656</b>	<b>1.29</b>	<b>7,279</b>	<b>1.16</b>



Sector-wise SMA	30.09.24				31.12.24			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	292	41	164	497	113	68	89	270
Retail	174	64	73	312	46	28	82	157
MSME	825	199	515	1,539	476	203	434	1113
Corporate	727	2,963	1,618	5,308	1,460	1,789	2,490	5,739
<b>Grand Total</b>	<b>2,018</b>	<b>3,268</b>	<b>2,370</b>	<b>7,656</b>	<b>2,096</b>	<b>2,087</b>	<b>3,096</b>	<b>7,279</b>



# Resolution Framework - Standard Restructuring (Domestic)

## Asset Quality

(Amt in Rs. Cr)

Category	Outstanding as on 31.12.24			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	252	3,257	-	3,509	351	0.92%
MSME	229	1,013	392	1,634	144	
Corporate & Others	221	-	616	837	53	
<b>Total</b>	<b>702</b>	<b>4,270</b>	<b>1,008</b>	<b>5,980</b>	<b>548</b>	

# Movement of NPA (Global)

## Asset Quality

(Amt in Rs. Cr)

Segment	QE Dec 23	QE Sep 24	QE Dec 24
<b>Opening Balance (Gross NPA)</b>	<b>31,719</b>	<b>27,716</b>	<b>27,456</b>
+ Fresh Slippage	1,172	2,357	1,045
+ Debits in existing NPA accounts	141	189	60
<b>Total Addition</b>	<b>1,313</b>	<b>2,546</b>	<b>1,105</b>
- Cash Recovery	1,248	1,523	1,264
- Upgradation	86	246	108
- Written Off	1,461	1,037	3,141
<b>Total Reduction</b>	<b>2,795</b>	<b>2,806</b>	<b>4,513</b>
Closing Balance (Gross NPA)	30,237	27,456	24,048
Less: Provisions	22,610	21,807	18,638
<b>Net NPA</b>	<b>7,627</b>	<b>5,649</b>	<b>5,410</b>
Recovery in URI/UCI	292	399	464
<b>Gross cash recovery (Recovery + Upgradation)</b>	<b>1,626</b>	<b>2,168</b>	<b>1,836</b>



# Sector wise breakup of Fresh Slippages

## Asset Quality

(Amt in Rs. Cr)

Particulars	QE Dec 23	% Share	QE Sep 24	% Share	QE Dec 24	% Share
Retail	158	12	211	8	140	13
Agriculture	542	41	702	28	392	35
MSME	528	40	475	19	490	44
Corporate	52	4	1,094	43	102	9
<b>Total Domestic</b>	<b>1,280</b>	<b>97</b>	<b>2,482</b>	<b>98</b>	<b>1,124</b>	<b>102</b>
Overseas	33	3	64	2	-19	-2
<b>Total Global</b>	<b>1,313</b>	<b>100</b>	<b>2,546</b>	<b>100</b>	<b>1,105</b>	<b>100</b>

# Sector wise Classification of Gross NPA

## Asset Quality

(Amt in Rs. Cr)

Sector	QE Dec 23		QE Sep 24		QE Dec 24	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	2,271	8	2,418	9	1,874	8
Agriculture	9,798	32	9,488	35	9,122	38
MSME	10,682	35	10,644	39	10,222	42
Corporate	7,159	24	4,521	16	2,460	10
<b>Total Domestic</b>	<b>29,901</b>	<b>99</b>	<b>27,071</b>	<b>99</b>	<b>23,678</b>	<b>98</b>
Overseas	327	1	385	1	370	2
<b>Total Global</b>	<b>30,237</b>	<b>100</b>	<b>27,456</b>	<b>100</b>	<b>24,048</b>	<b>100</b>

# Asset Quality Ratio (Global)

## Asset Quality

(Amt in Rs. Cr)

Particulars	31.12.23	30.09.24	31.12.24
Gross NPA	30,237	27,456	24,048
Net NPA	7,627	5,648	5,410
Gross NPA (%)	5.35	4.41	3.69
Net NPA (%)	1.41	0.94	0.85
Provision Coverage (%)	89.95	92.22	92.48
Slippage Ratio (%)	0.26	0.44	0.19
Credit Cost (%)	0.46	0.97	0.39



# Summary of NCLT Cases - Domestic (As on 31.12.24)

## Asset Quality

(Amt in Rs. Cr)

Particulars	No . of Accounts	Total Book Outstanding (FB)	Provision held	Provision (%)
RBI List -1	2	1,380	1380	100
RBI List -2	8	1,805	1805	100
Cases filed and admitted in NCLT by our Bank	70	5,797	4,948	85
Cases under admission in NCLT by our Bank	4	586	450	77
Cases filed and admitted in NCLT by other Bank	226	21,664	20,255	93
Cases under admission in NCLT by other Bank	3	368	313	85
<b>Total</b>	<b>313</b>	<b>31,600</b>	<b>29,151</b>	<b>92</b>

Cash Recovery in NCLT Accounts: ₹ 1,253 Cr in 9M Dec 24



## Capital & Shareholding

Particulars	31.12.23	30.09.24	31.12.24
<b>Capital Adequacy - Basel III</b>			
CET-1 Capital	52,342	58,527	58,197
Tier I Capital	55,194	61,379	61,049
Tier II Capital	8,700	10,628	10,775
<b>Total Capital (CRAR)</b>	<b>63,894</b>	<b>72,006</b>	<b>71,824</b>
<b>Risk Weighted Assets</b>	<b>3,97,805</b>	<b>4,32,908</b>	<b>4,48,923</b>
CET-1 (%) including CCB	13.16	13.52	12.96
Tier I (%)	13.87	14.18	13.60
Tier II (%)	2.19	2.45	2.40
<b>Capital Adequacy Basel III (%) (incl CCB)</b>	<b>16.06</b>	<b>16.63</b>	<b>16.00</b>

(Amt in Rs. Cr)

Particulars	31.12.23	30.09.24	31.12.24
<b>Total Risk Weighted Assets</b>	<b>3,97,805</b>	<b>4,32,908</b>	<b>4,48,923</b>
Credit - RWA	3,34,830	3,69,880	3,88,195
Market - RWA	22,297	17,376	15,076
Operational - RWA	40,678	45,652	45,652

### Capital Plan

#### Capital Raising Plan for FY 25

##### Additional Tier I Bonds



₹ **2500** Crores

##### Tier II Bonds



₹ **2500** Crores

(Raised on 26.09.2024)

## Capital & Shareholding

### Domestic Long Term Rating

Rating Agency	Rating
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
Acuite Ratings	AAA (Stable)
Informerics	AAA (Stable)

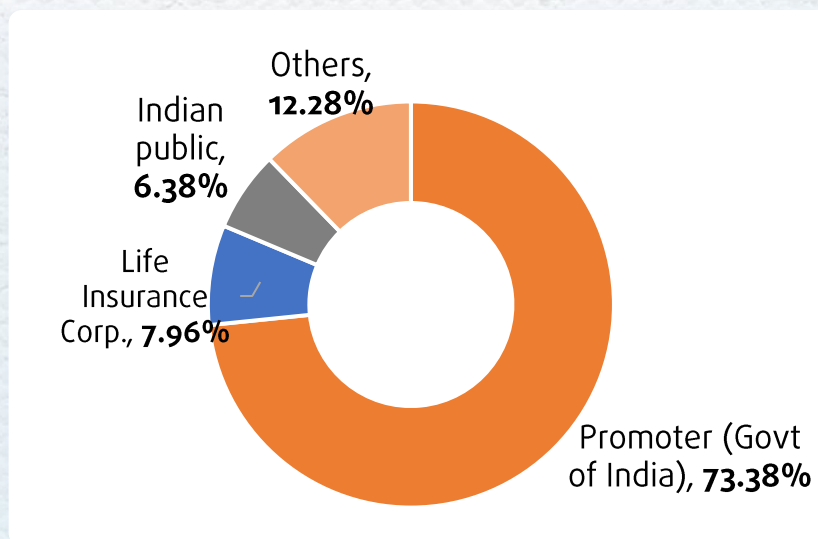
### Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

### Overseas Rating

Rating Agency	Rating
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

Particulars	Shareholding (%) As on 30.09.24	Shareholding (%) As on 31.12.24
Government of India	73.38	73.38
Life Insurance Corp	7.49	7.96
Indian Public	6.33	6.38
Others	12.80	12.28
<b>Total</b>	<b>100.00</b>	<b>100.00</b>



Shareholding as on 31.12.24







## WhatsApp Banking

- 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
- Launch of Bank's Central Bank Digital Currency App



## E-Platform

- Digital journey to a host of banking products. 13 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.

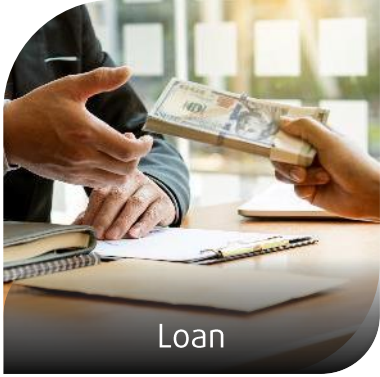


## Awards & Recognitions

- Red Hat APAC Innovation Award in Digital Transformation & Hybrid Cloud Infrastructure
- Winner of 5<sup>th</sup> Annual BFSI Excellence Award for Innovative Use of Technology



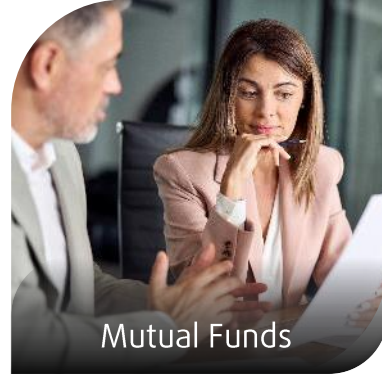
Bill Payment



Loan



Life, Health, General & Micro Insurance



Mutual Funds



PPF, NPS, SSY, APY, MSSC



SGB & FRSB



Account Transfer & SI



Pension



ASBA IPO & Demat



Doorstep Banking



Tax



**BOI Mobile  
Omni Neo Bank**

Over 400 services available from any mobile device



**BOI Omni Neo  
Internet Banking**

Access to 170 services online, with 400 on the horizon

## 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



## 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

## Resiliency Operations Centre(ROC)

### Centralized Monitoring Hub

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

## Open BOI (API Banking)

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

## 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

## Intelligent Process Automation

### Automating manual & repetitive tasks

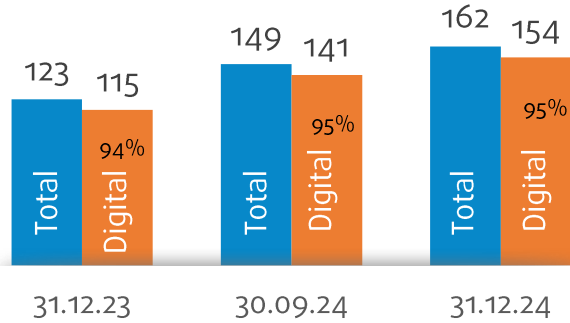
- Automating a minimum of 100 tasks
- Increasing employee efficiency and productivity
- Reducing operational costs
- Minimizing errors and inconsistencies

# Digital Banking - Alternate Delivery Channels

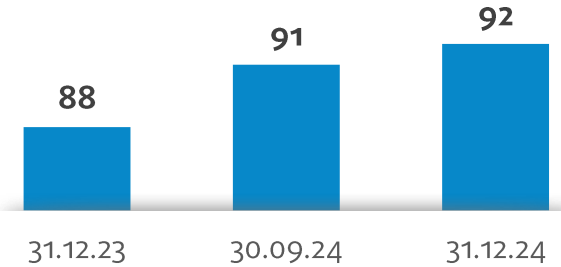
## Digital Banking



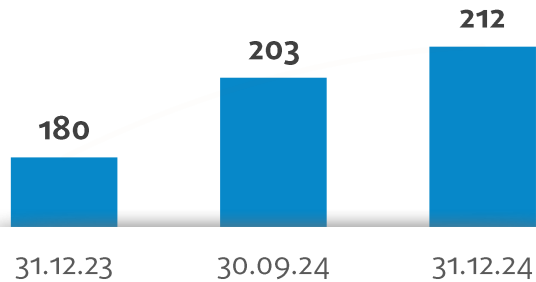
### Quarterly Transaction Count (in Cr)



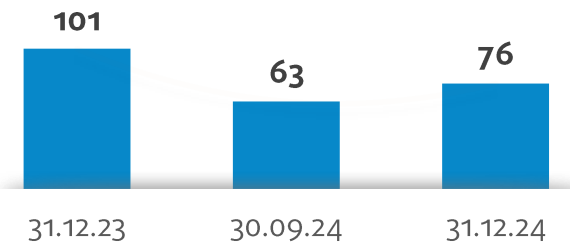
### Internet Banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile Banking Users (in lakhs)

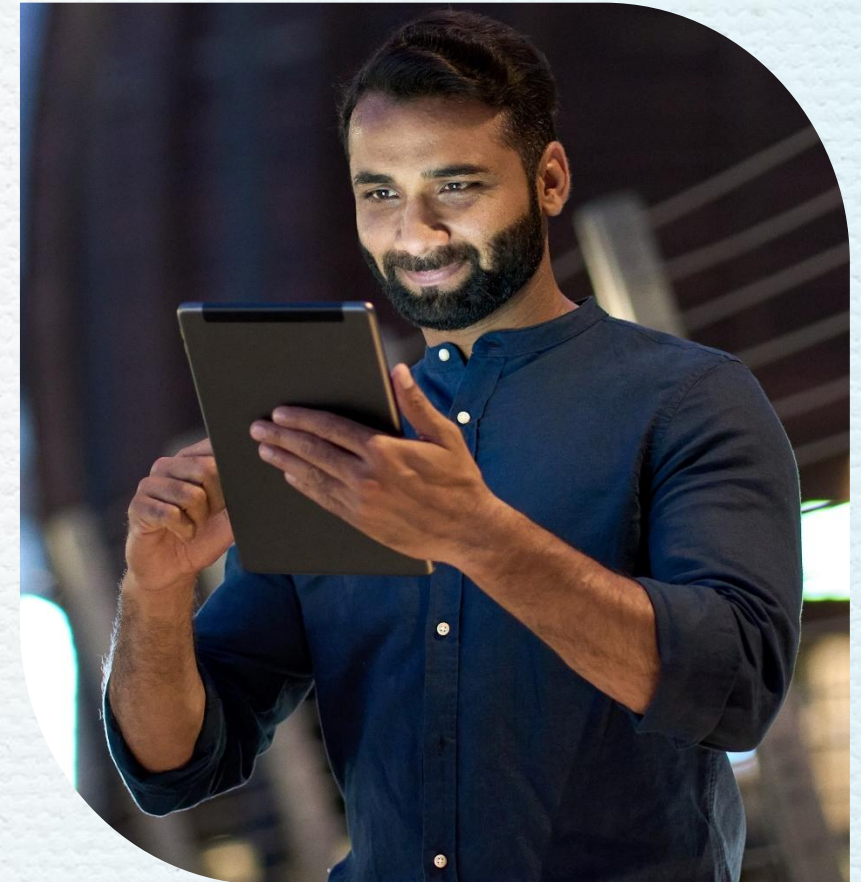


**Debit Card base of 387 Lakhs**

# Major Products offered through Digital Platform

## Digital Banking

Business Verticals	Products offered thru Digital Platform
<b>Retail</b>	Star Home Loan
	Vehicle Loan
	Personal Loan
	Star Doctor Plus
	Loan Against Property
	Solar Rooftop Scheme
	Pensioner Loan
	Earnest Money Deposit scheme (Retail)
	Top Up Loan
<b>Agriculture</b>	KCC - Crop Loan
	Self Help Group
	Gold Loan
	Bhoomihin Kisan card
	KCC Renewal
<b>MSME</b>	MSME up to 10.00 lakh
	Mudra - Kishor
	Mudra - Tarun
	MSME Renewal
	MSME above Rs.10.00 lakhs to Rs.2.00 Cr (Digital Assessment)
	Earnest Money Deposit scheme (Retail)
<b>Resource</b>	Top Up Loan
	Saving Account



## 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



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



NCIIPC - Critical  
Information  
Infrastructure



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



Advanced  
category  
BitSight Score



## 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
<b>Total No of Foreign Offices</b>	<b>47</b>

## Select Business Parameters of Overseas Branches

(Amt in Rs. Cr)

Parameters	QE Dec 23	QE Sep 24	QE Dec 24
Deposits	1,08,690	1,02,449	1,16,163
Advances	90,048	1,01,266	1,05,238
<b>Business Mix</b>	<b>1,98,738</b>	<b>2,03,715</b>	<b>2,21,401</b>
Total Income	2,027	2,197	2,093
Operating Profit	401	395	332
<b>Net Profit</b>	<b>377</b>	<b>302</b>	<b>275</b>
Gross NPA	327	385	370
Net NPA	97	108	96

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

(Amt in Rs. Cr)

Subsidiary / Joint Venture	Capital*	Deposits*	Advances*	Business Mix*	Interest Income#	Operating Profit #	Net Profit#
Bank of India (New Zealand) Ltd.	242	848	709	1,557	45	18	10
Bank of India (Tanzania) Ltd.	77	477	381	858	48	10	9
Bank of India (Uganda) Ltd.	347	703	498	1,201	81	37	23
PT Bank of India Indonesia, Tbk	1,842	1,650	2,202	3,853	174	51	40
Indo Zambia Bank (JV)	127	4,892	1,974	6,866	494	242	162

\* Business Figures as on 31.12.24

# Income & Profit Figures is for 9M ended 31.12.24



# Domestic Subsidiaries, Associates and Joint Ventures




## Other Parameters

As on 31.12.24

S No	Name of the Company	Nature of Business	Book value (in INR Crores)	Percentage Holding
<b>Subsidiaries - Domestic</b>				
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
<b>Associates - Domestic</b>				
5	STCI Finance Ltd	NBFC	130.10	29.96
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26.02
<b>Joint Venture - Domestic</b>				
7	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	28.96

## Other Parameters

(Amt in Rs. Cr)

S No	Name of the RRB	Area of operation	Business Mix (As on 31.12.24)	Profit (9M Dec 24)
1	Aryavart Bank 	Uttar Pradesh	60,759	36
2	Madhya Pradesh Grameen Bank 	Madhya Pradesh	34,392	204
3	Vidharbha Konkan Grameen Bank 	Maharashtra	10,182	26

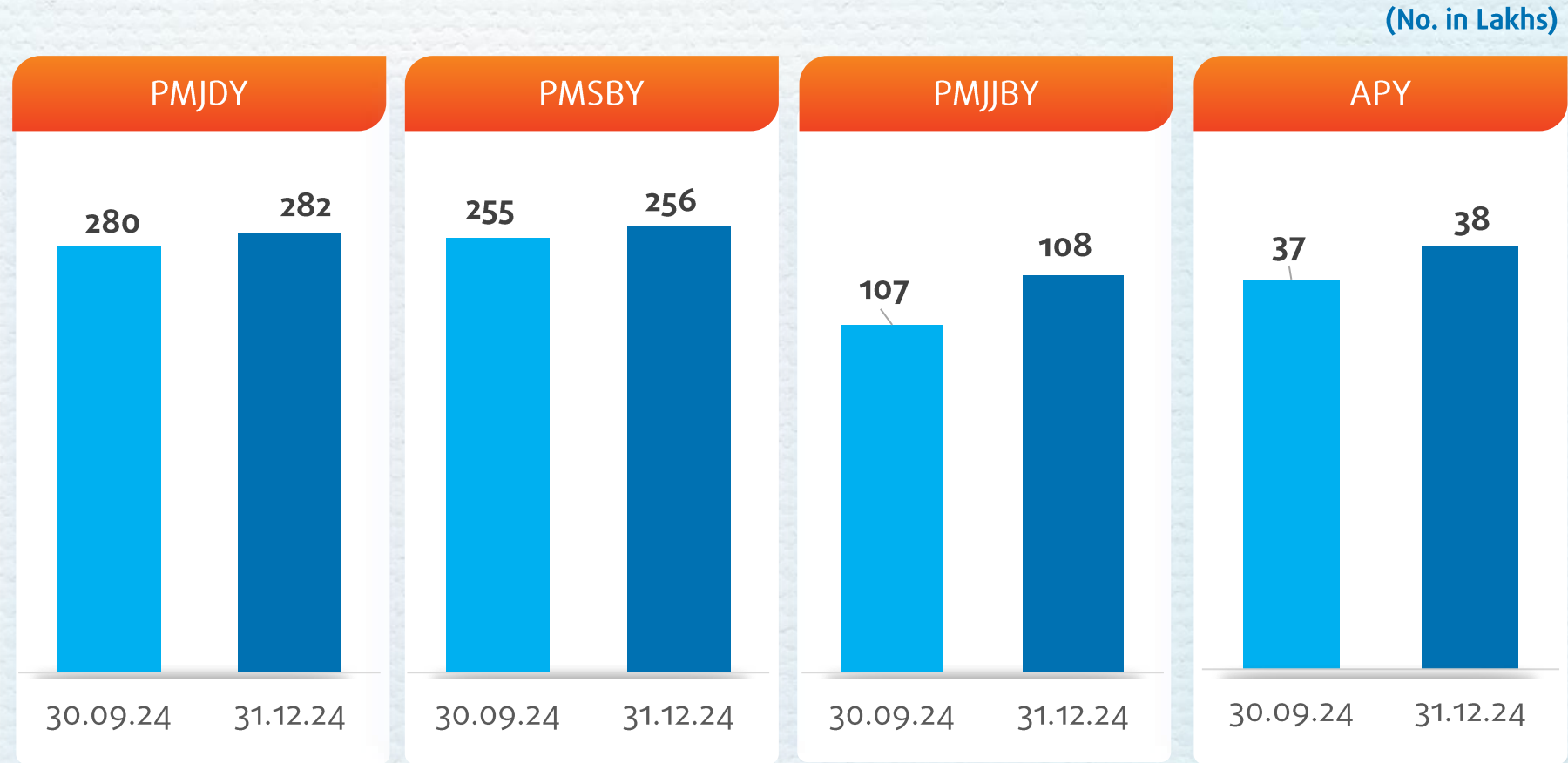
## Other Parameters

Branch Network	30.09.24	31.12.24	Change
<b>Domestic Branches</b>	<b>5,191</b>	<b>5,202</b>	<b>11</b>
- Metro	992	993	1
- Urban	836	838	2
- Semi Urban	1,493	1,501	8
- Rural	1,868	1,868	-
- Digital Banking Units	2	2	-
<b>Overseas Branches</b>	<b>22</b>	<b>22</b>	<b>-</b>
<b>Total No. of Branches</b>	<b>5,213</b>	<b>5,224</b>	<b>11</b>
<b>No of ATMs &amp; CRA</b>	<b>8,235</b>	<b>8,236</b>	<b>1</b>
<b>No of BCs</b>	<b>22,547</b>	<b>22,842</b>	<b>295</b>
<b>Total No of Customer Touch points</b>	<b>35,995</b>	<b>36,302</b>	<b>307</b>



# Inclusive Growth - Social Security Schemes

## Other Parameters



## Other Parameters

### No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	69	286
SME City Centre & SME Urban Centre	135	1151
Retail Business center	141	1011
Star Krishi Vikas Kendra	160	554
Foreign Exchange Back Office	1	87
Transaction Monitoring & KYC AML Department	1	77

### Human Resource and business ratios

Parameter	Amount / No. As on 31.12.24
Total No. of Employees	50,836
Female Employees	14,904
Male Employees	35,932
Business Per Employee (Rs. lakhs)	2,833
Profit Per Employee (Annualized) (Rs. lakhs)	19.72



## Employee Survey & Diagnostics

Key HR functions analyzed for gap assessment of existing systems & processes, along with a **3-year strategic roadmap for mitigation of gaps**



## Unique Roles and Customized KRAs

**2000+ role combinations and customized KRAs** defined for officers in line with their **individual roles and responsibilities**



## Design of Performance Management (PMS) Tools

Digital PMS tools launched pan India – **Role allocation, monthly scorecards, performance review and daily dashboards** for granular performance insights



## Target Setting with Data-driven Insights

**Digital tool-based targets allocation at branch level**, based on Historical performance, Market growth potential, Cluster analysis and Risk appetite



## Skill Assessment for Talent Diagnosis

**Digital skill assessment tool** launched for all field officers to assess existing skillset and gap to market



## Building Centers of Excellence (CoEs)

Roadmap built for revamping Bank's training institutes into **Centers of Excellence (COEs)**



## Employee Wellness Schemes

Current wellness schemes & benefits assessed for **identification of gaps to employee aspirations**



# E

## Environmental

### For a Sustainable Future

Dedicated Green cell

Renewable Energy exposure ₹4,916 Crs

Paperless banking: 4.05 lakh accounts opened during the quarter through e-portal, eliminating around 35 mt of CO<sub>2</sub> emissions

Solar capacity installed at Head Office

Head Office Star House 2 & 3 are IGBC certified green buildings

The head office buildings have been installed with light motion sensors

Bank is reporting its scope 1 & scope 2 emissions quarterly



# S

## Social

### Inclusive Growth

Over 6.41 lakh beneficiaries under PM SVANidhi

2.80 crore PMJDY accounts - bringing accessible banking to the unbanked

Serving over 37 lakh farmers through various lending schemes

### Investing back in communities we serve

90% of CSR funding to Health, Family, and Social Welfare

28 lakh individuals counseled thru FLCC Centers

3.70 lakh youth trained through our 42 RSETIs

### Women Empowerment

Over 4 lakh women entrepreneurs assisted under various schemes

Financed over 3.50 lakh women SHG groups

9,400 plus girl children supported under Star Angel Scheme

### Diversity

Women constitute 30% of our workforce

2.5% of our staff comprises of differently abled persons

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



# G

## Governance

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

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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)*



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