



संदर्भ क्र. Ref No.:HO:IRC:SVM:2023-24: 242

दिनांक Date: 28.07.2023.

|  |   |
|--|---|
| Scrip Code: BANKINDIA  | Scrip Code: 532149  |
| The Vice President – Listing Department,<br>National Stock Exchange of India Ltd.,<br>Exchange Plaza,<br>Bandra Kurla Complex, Bandra East,<br>Mumbai 400 051. | The Vice-President – Listing<br>Department,<br>BSE Ltd.,<br>25, P.J. Towers, Dalal Street,<br>Mumbai 400 001. |

महोदय/महोदया Dear Sir / Madam,

**Investor's Presentation -**  
**Unaudited (Reviewed) Financial Results (Standalone & Consolidated)**  
**for the Quarter ended 30.06.2023**

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the Quarter ended 30.06.2023.

This is for your information, please.

Thanking you,

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, बान्द्रा कुर्ला संकुल, बान्द्रा पूर्व, मुंबई - 400 051  
Head Office: Investor Relations Cell, Star House - 1, 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

## Q1 FY 2023-24



Glorious 117 years....

**Bank of India**



*Relationship beyond banking*

Key  
Highlights

Business  
Performance

Financial  
Performance

Asset  
Quality

Capital &  
Shareholding

Other  
Parameters

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Key  
Highlights

## Performance Highlights – Q1FY24 – YoY

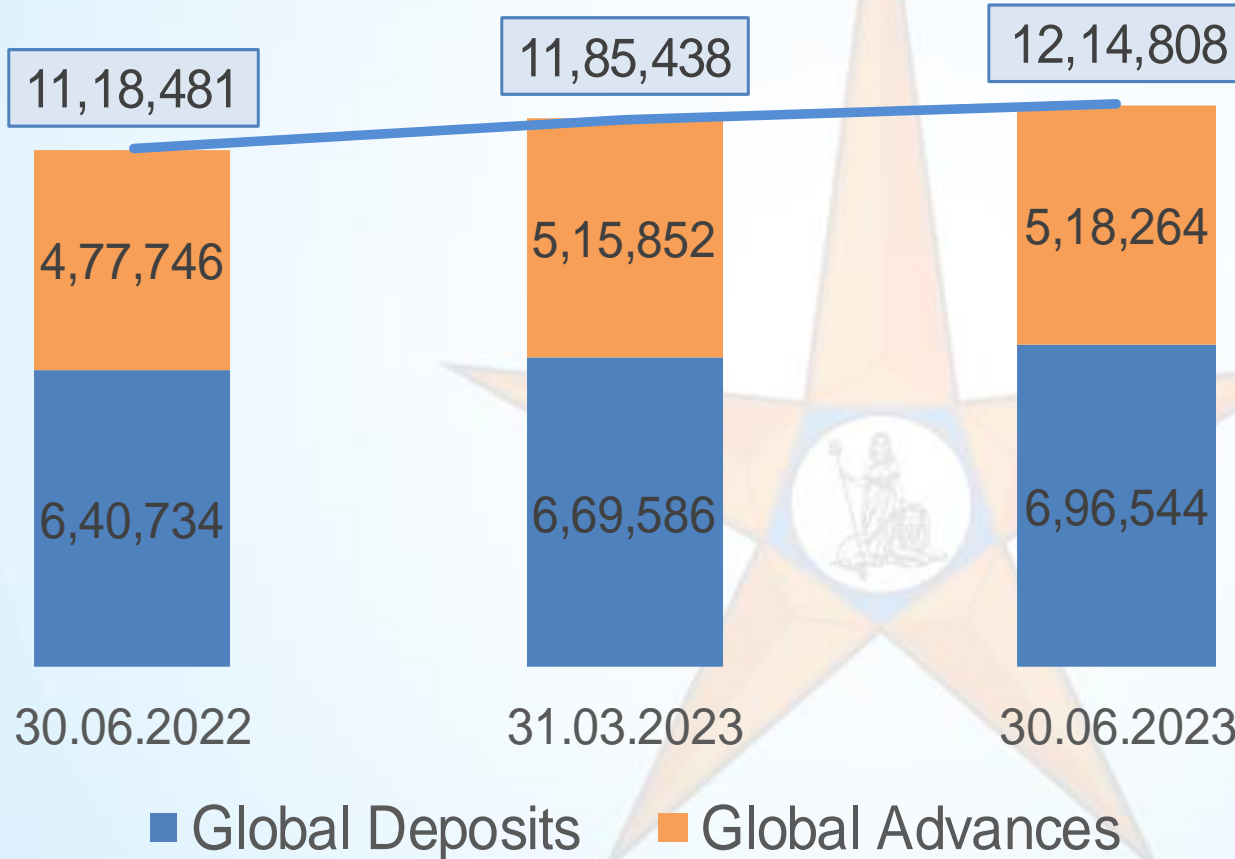
|                        |                       |                          |                          |
|------------------------|-----------------------|--------------------------|--------------------------|
| <b>Global Business</b> | <b>CASA</b>           | <b>Global Advances</b>   | <b>Yield on Advances</b> |
| Increased by 8.61% ↑   | Increased by 7.56% ↑  | Increased by 8.48% ↑     | Increased by 157 bps ↑   |
| <b>Retail Advances</b> | <b>Agri. Advances</b> | <b>MSME Advances</b>     | <b>NIM</b>               |
| Increased by 15.05% ↑  | Increased by 10.10% ↑ | Increased by 9.19% ↑     | Increased by 49 bps ↑    |
| <b>Gross NPA %</b>     | <b>Net NPA %</b>      | <b>Provision Cover %</b> | <b>Net Profit</b>        |
| Decreased by 263 bps ↓ | Decreased by 56 bps ↓ | Increased by 156 bps ↑   | Increased by 176% ↑      |

Glorious 117 years....

Business Performance

**Global Business**

Amt in Rs. Cr



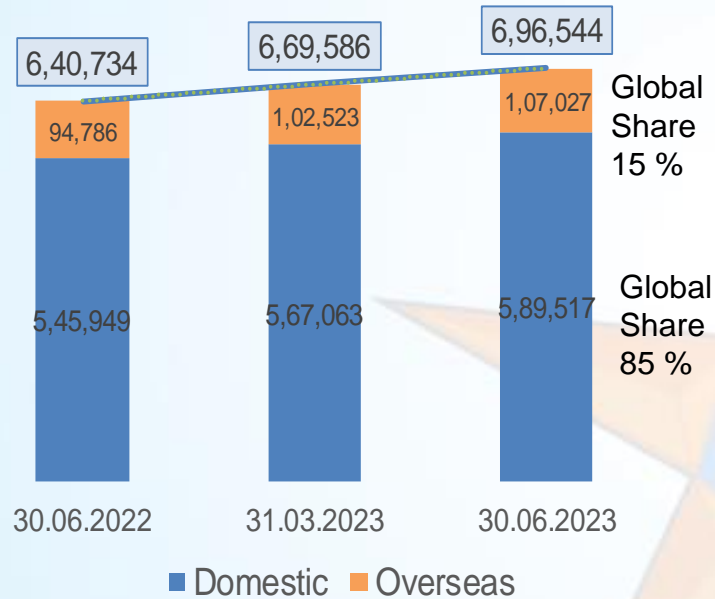
| Particulars     | YoY Growth % |
|-----------------|--------------|
| Business Mix    | 8.61         |
| Global Advances | 8.48         |
| Global Deposits | 8.71         |

Glorious 117 years....

## Global Deposits and Advances

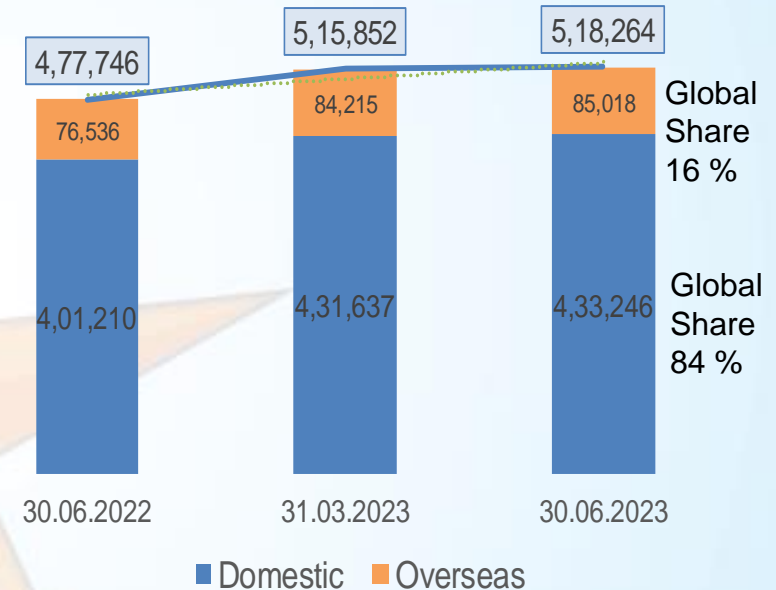
Amt in Rs. Cr

Domestic and Overseas Deposits



| Particulars       | Growth % YoY |
|-------------------|--------------|
| Global Deposits   | 8.71         |
| Overseas Deposits | 12.91        |
| Domestic Deposits | 7.98         |

Domestic and Overseas Advances

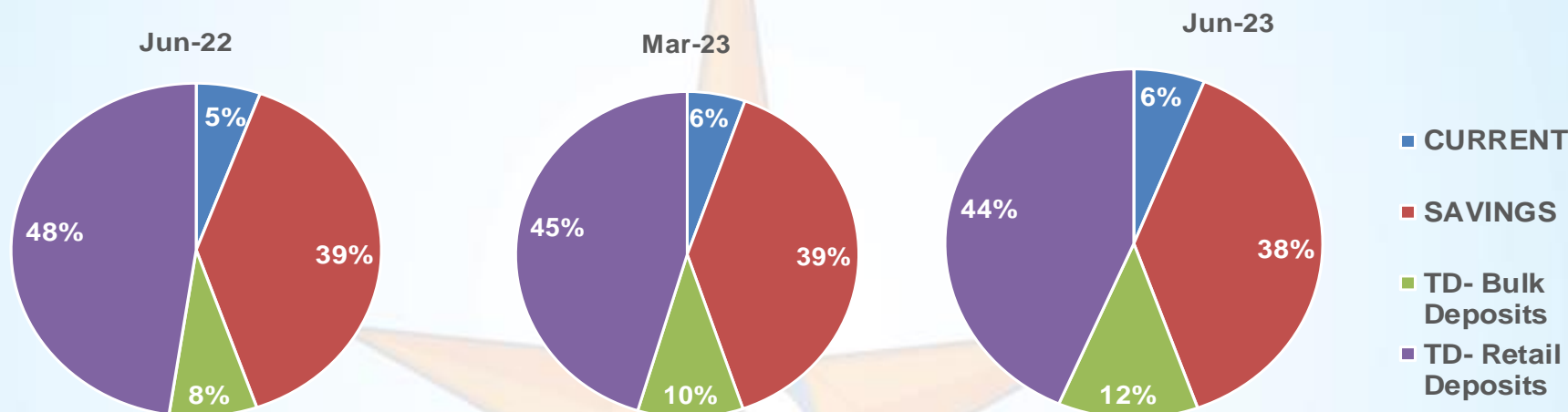


| Particulars       | Growth % YoY |
|-------------------|--------------|
| Global Advances   | 8.48         |
| Overseas Advances | 11.08        |
| Domestic Advances | 7.98         |

Glorious 117 years ....

Amt in Rs. Cr

## Domestic Deposit



| Types of Deposits | 30.06.2022               | 31.03.2023               | 30.06.2023               |
|-------------------|--------------------------|--------------------------|--------------------------|
| Savings Account   | 2,11,861                 | 2,21,349                 | 2,25,020                 |
| Current Account   | 30,440                   | 30,800                   | 35,596                   |
| CASA (Amount / %) | 2,42,300 / <b>44.70%</b> | 2,52,149 / <b>44.73%</b> | 2,60,615 / <b>44.52%</b> |
| Bulk Deposits (%) | 7.66                     | 9.93                     | 11.99                    |

## Composition of Gross Advances (Domestic)

Amt in Rs. Cr

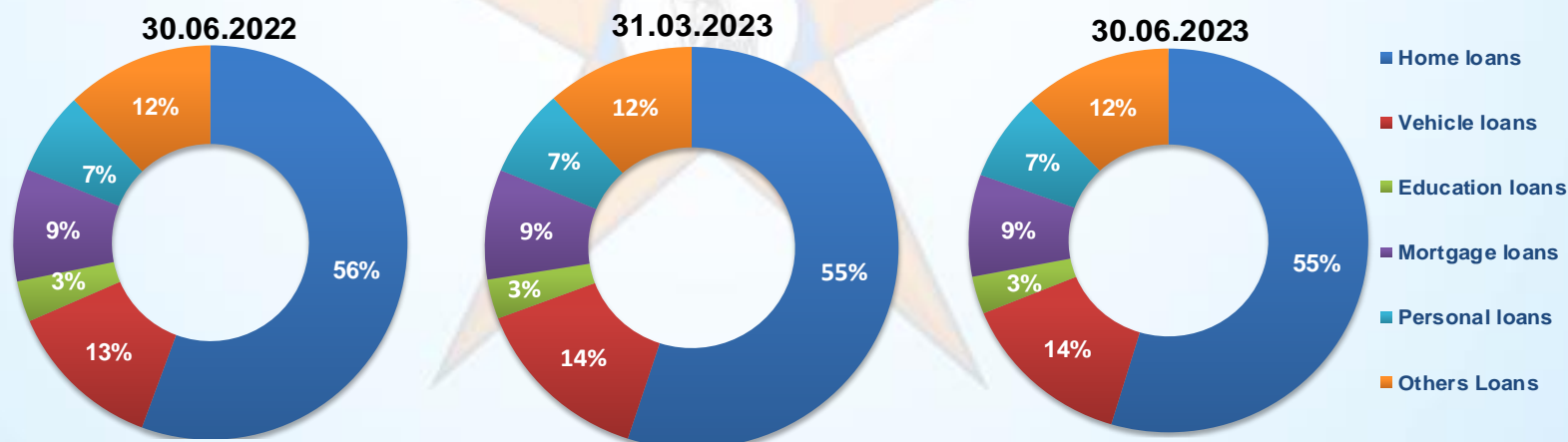
| Particulars                         | 30.06.2022 | 31.03.2023 | 30.06.2023 | Growth YoY% |
|-------------------------------------|------------|------------|------------|-------------|
| Agriculture                         | 66,125     | 72,379     | 72,801     | 10.10%      |
| MSME                                | 65,197     | 70,777     | 71,190     | 9.19%       |
| Retail                              | 83,407     | 94,716     | 95,963     | 15.05%      |
| RAM                                 | 2,14,729   | 2,37,872   | 2,39,954   | 11.75%      |
| Corporate & Others                  | 1,37,683   | 1,49,583   | 1,52,223   | 10.56%      |
| Govt. Guaranteed Advances           | 48,798     | 44,182     | 41,069     | -15.84%     |
| Gross Domestic Advances             | 4,01,210   | 4,31,637   | 4,33,246   | 7.98%       |
| RAM Advances (%)                    | 53.52%     | 55.11%     | 55.39%     |             |
| RAM + Govt. Guaranteed Advances (%) | 65.68%     | 65.35%     | 64.86%     |             |



## Retail Loans

Amt in Rs. Cr

| Particulars                              | 30.06.2022    | 31.03.2023    | 30.06.2023    | Growth YOY (%) |
|--|---------------|---------------|---------------|----------------|
| Home loans                               | 46,230        | 51,897        | 52,417        | 13.38%         |
| Vehicle loans                            | 11,379        | 13,584        | 13,609        | 19.60%         |
| Education loans                          | 2,710         | 3,002         | 3,034         | 11.96%         |
| Mortgage loans                           | 7,576         | 8,240         | 8,237         | 8.72%          |
| Personal loans                           | 5,309         | 6,915         | 7,115         | 34.02%         |
| Others incl. Staff Loans, Loans agst TDR | 10,203        | 11,078        | 11,551        | 13.21%         |
| <b>Total Retail Loans</b>                | <b>83,407</b> | <b>94,716</b> | <b>95,963</b> | <b>15.05%</b>  |



Glorious 117 years . . .

## Priority Sector Advances

Amt in Rs. Cr

| Particulars                       | Regulatory Target | 30.06.2022      | 31.03.2023      | 30.06.2023      | Growth Y-o-Y (%) |
|-----------------------------------|-------------------|-----------------|-----------------|-----------------|------------------|
| ANBC                              |                   | 3,50,418        | 3,83,380        | 3,83,641        | 9.48             |
| <b>Priority Sector</b>            |                   | <b>1,51,979</b> | <b>1,64,445</b> | <b>1,65,486</b> | <b>8.89</b>      |
| % To ANBC                         | <b>40.00</b>      | 43.37           | 42.89           | 43.14           | -0.24            |
| <b>Agriculture</b>                |                   | <b>66,125</b>   | <b>72,379</b>   | <b>72,801</b>   | <b>10.10</b>     |
| % To ANBC                         | <b>18.00</b>      | 18.87           | 18.88           | 18.98           | 0.11             |
| <b>Small and Marginal Farmers</b> |                   | <b>38,655</b>   | <b>43,253</b>   | <b>46,399</b>   | <b>20.03</b>     |
| % To ANBC                         | <b>10.00</b>      | 11.03           | 11.28           | 12.09           | 1.06             |
| <b>Weaker Section</b>             |                   | <b>49,445</b>   | <b>56,558</b>   | <b>57,744</b>   | <b>16.78</b>     |
| % To ANBC                         | <b>12.00</b>      | 14.11           | 14.75           | 15.05           | 0.94             |
| <b>Micro Enterprises (PS)</b>     |                   | <b>39,917</b>   | <b>43,137</b>   | <b>43,240</b>   | <b>8.32</b>      |
| % To ANBC                         | <b>7.50</b>       | 11.39           | 11.25           | 11.27           | -0.12            |

Note: Our Bank has undertaken trading of PSLC and earned Rs. 55.70 Cr in Q1FY24

Glorious 117 years....

## Domestic Credit-Industry Wise

Amt in Rs. Cr

| Particulars                      | 30.06.2022      | 31.03.2023      | 30.06.2023      | % to Domestic Advances | Growth YOY (%) |
|----------------------------------|-----------------|-----------------|-----------------|------------------------|----------------|
| Infrastructure                   | 65,963          | 65,181          | 67,054          | 15.48                  | 1.65           |
| Basic Metal & Metal products     | 12,161          | 14,523          | 16,926          | 3.91                   | 39.18          |
| Textiles                         | 7,248           | 7,264           | 6,734           | 1.55                   | -7.09          |
| Gems & Jewellery                 | 4,206           | 3,975           | 3,893           | 0.90                   | -7.44          |
| Chemicals & Chemical products    | 6,271           | 6,233           | 6,618           | 1.53                   | 5.53           |
| Vehicles & Transport equipment   | 2,892           | 2,764           | 2,772           | 0.64                   | -4.15          |
| Rubber, Plastic & their products | 3,216           | 3,134           | 3,134           | 0.72                   | -2.55          |
| Construction                     | 3,906           | 3,857           | 4,868           | 1.12                   | 24.63          |
| Real Estate                      | 54,021          | 61,952          | 61,461          | 14.19                  | 13.77          |
| - Residential Mortgage           | 52,546          | 59,104          | 59,683          | 13.78                  | 13.58          |
| - CRE                            | 1,475           | 2,848           | 1,778           | 0.41                   | 20.54          |
| NBFC (Incl. HFCs)                | 60,030          | 62,550          | 61,030          | 14.09                  | 1.67           |
| Other Industries                 | 25,711          | 34,741          | 32,435          | 7.49                   | 26.15          |
| <b>Total</b>                     | <b>2,45,625</b> | <b>2,66,174</b> | <b>2,66,925</b> | <b>61.61</b>           | <b>8.67</b>    |

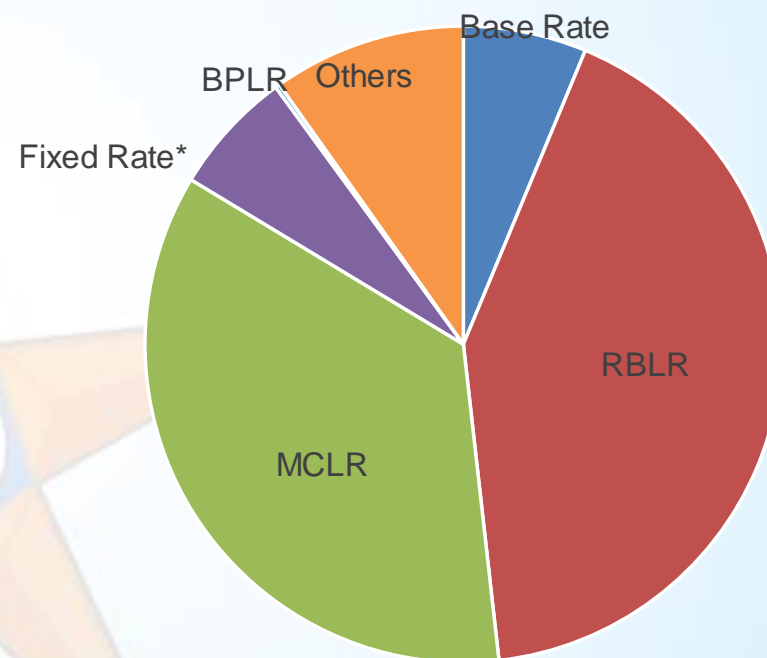
## Domestic Advances - Infrastructure Sector

Amt in Rs. Cr

| Particulars             | 30.06.2022    | 31.03.2023    | 30.06.2023    | Growth<br>YOY (%) |
|-------------------------|---------------|---------------|---------------|-------------------|
| Power                   | 44,585        | 42,145        | 43,503        | -2.43             |
| a) SEBs                 | 20,974        | 18,945        | 16,688        | -20.43            |
| - Generation            | 9,211         | 8,503         | 8,153         | -11.49            |
| - Transmission          | 2,615         | 1,980         | 1,919         | -26.62            |
| - Distribution          | 9,148         | 8,462         | 6,616         | -27.68            |
| b) PSUs & Pvt Power Cos | 23,611        | 23,200        | 26,815        | 13.57             |
| Roads and Ports         | 15,575        | 16,150        | 16,461        | 5.69              |
| Telecom                 | 373           | 383           | 364           | -2.41             |
| Other Infrastructure    | 5,429         | 6,503         | 6,725         | 23.87             |
| <b>Total</b>            | <b>65,962</b> | <b>65,181</b> | <b>67,053</b> | <b>1.65</b>       |

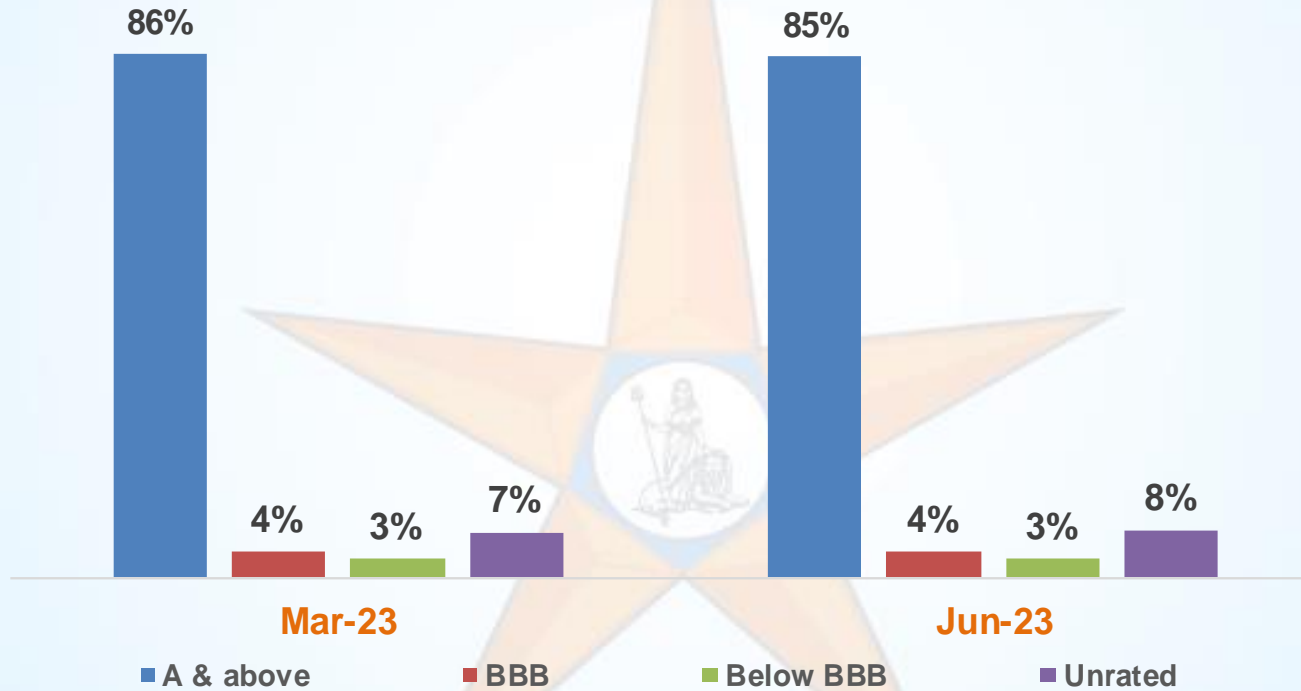
## Benchmark wise Distributions of Advances

| Benchmark Rates                            | Share (%)     |
|--|---------------|
| <b>Base Rate</b>                           | <b>6.26</b>   |
| <b>RBLR</b>                                | <b>41.96</b>  |
| <b>Out of which<br/>(Corporate Credit)</b> | <b>16.31</b>  |
| <b>MCLR</b>                                | <b>35.44</b>  |
| <b>Fixed Rate*</b>                         | <b>6.31</b>   |
| <b>BPLR</b>                                | <b>0.23</b>   |
| <b>Others</b>                              | <b>9.81</b>   |
| <b>Grand Total</b>                         | <b>100.00</b> |



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

## External Ratings Distribution of Corporate Advances



\* Domestic Corporate Advances – Above Rs. 50 Cr

## Domestic Investments

| Particulars                      | 31.03.2023    |                 |           | 30.06.2023    |                 |              |
|----------------------------------|---------------|-----------------|-----------|---------------|-----------------|--------------|
|                                  | AFS           | HTM             | HFT       | AFS           | HTM             | HFT          |
| <b>SLR Investments</b>           | 30,943        | 1,24,113        | -30       | 34,355        | 1,25,350        | 1446         |
| <b>Of Which:</b>                 |               |                 |           |               |                 |              |
| <b>Government Securities</b>     | 30,943        | 1,24,113        | -30       | 34,355        | 1,25,350        | 1446         |
| <b>Other Approved Securities</b> | --            | --              | --        | --            | --              | --           |
| <b>M Duration</b>                | 1.2           | --              | 6.67      | 2.3           | --              | 3.68         |
| <b>Non SLR Investments</b>       | 13,726        | 30,767          | 52        | 13,261        | 29,060          | 2            |
| <b>M Duration</b>                | 2.77          | --              | 2.41      | 2.67          | --              | --           |
| <b>Total</b>                     | <b>44,669</b> | <b>1,54,880</b> | <b>22</b> | <b>47,616</b> | <b>1,54,410</b> | <b>1,448</b> |

## Net Interest Income (Global)

| Particulars                                    | Q1FY23       | Q4FY23        | FY23          | Q1FY24        |
|--|--------------|---------------|---------------|---------------|
| <b>Interest Income</b>                         | <b>9,972</b> | <b>13,449</b> | <b>47,648</b> | <b>14,359</b> |
| <b>a. Advances</b>                             | <b>6,969</b> | <b>9,440</b>  | <b>33,368</b> | <b>9,681</b>  |
| <b>b. Investments</b>                          | <b>2,785</b> | <b>3,296</b>  | <b>11,943</b> | <b>3,476</b>  |
| <b>c. Money Market Operations &amp; Others</b> | <b>218</b>   | <b>713</b>    | <b>2,337</b>  | <b>1,202</b>  |
| <b>Interest Expended</b>                       | <b>5,900</b> | <b>7,926</b>  | <b>27,373</b> | <b>8,444</b>  |
| <b>a. Deposits</b>                             | <b>5,452</b> | <b>6,431</b>  | <b>23,627</b> | <b>7,062</b>  |
| <b>b. Borrowings</b>                           | <b>267</b>   | <b>1,302</b>  | <b>3,017</b>  | <b>1,187</b>  |
| <b>c. Subordinated Bonds &amp; Others</b>      | <b>181</b>   | <b>193</b>    | <b>729</b>    | <b>195</b>    |
| <b>Net Interest Income</b>                     | <b>4,072</b> | <b>5,523</b>  | <b>20,275</b> | <b>5,915</b>  |
| <b>Net Interest Margin (%)</b>                 | <b>2.55</b>  | <b>3.15</b>   | <b>3.01</b>   | <b>3.03</b>   |



## Non Interest Income (Global)

| Particulars  | Q1FY23       | Q4FY23        | FY23         | Q1FY24       |
|--|--------------|---------------|--------------|--------------|
| <b>Commission, Exchange &amp; Brokerage</b>            | <b>286</b>   | <b>366</b>    | <b>1,368</b> | <b>355</b>   |
| <b>Profit from Sale and Revaluation of Investments</b> | <b>-148</b>  | <b>1,717</b>  | <b>1,836</b> | <b>297</b>   |
| <b>Profit from Exchange Transactions</b>               | <b>431</b>   | <b>153</b>    | <b>1,004</b> | <b>183</b>   |
| <b>Recovery In W/o accounts</b>                        | <b>66</b>    | <b>301</b>    | <b>1,073</b> | <b>183</b>   |
| <b>Profit on Sale to ARC</b>                           | <b>106</b>   | <b>18</b>     | <b>134</b>   | <b>-</b>     |
| <b>Third Party Commision</b>                           | <b>27</b>    | <b>51</b>     | <b>178</b>   | <b>32</b>    |
| <b>Other Non Interest Income</b>                       | <b>384</b>   | <b>493</b>    | <b>1,507</b> | <b>413</b>   |
| <b>Total Non-Interest Income</b>                       | <b>1,152</b> | <b>3,099*</b> | <b>7,100</b> | <b>1,462</b> |

\* Includes one of item of Rs. 1646 Cr for provision for SRs on account of classification to NPI

## Operating Profit and Net Profit (Global)

| Particulars                         | Q1FY23       | Q4FY23       | FY23          | Q1FY24       |
|-------------------------------------|--------------|--------------|---------------|--------------|
| <b>Operating Profit</b>             | <b>2,183</b> | <b>4184*</b> | <b>13,393</b> | <b>3,752</b> |
| <b>Provisions for</b>               |              |              |               |              |
| - Bad & Doubtful                    | 1,304        | 546          | 3,602         | 777          |
| - Standard Assets and others        | 23           | 374          | 2,354         | 111          |
| - Dep. on Non-Performing Investment | -5           | 1,130        | 1,208         | -63          |
| <b>Total Provisions before Tax</b>  | <b>1,322</b> | <b>2,051</b> | <b>7,163</b>  | <b>824</b>   |
| <b>Profit before Tax (PBT)</b>      | <b>861</b>   | <b>2,133</b> | <b>6,229</b>  | <b>2,928</b> |
| <b>Taxation</b>                     | <b>300</b>   | <b>783</b>   | <b>2,206</b>  | <b>1,377</b> |
| <b>Net Profit (PAT)</b>             | <b>561</b>   | <b>1,350</b> | <b>4,023</b>  | <b>1,551</b> |

\* Includes one of item of Rs. 1646 Cr for provision for SRs on account of classification to NPI

Financial  
Performance

## Key Financial Ratios (Global)

| Particulars                          | Q1FY23 | Q4FY23 | FY2023 | Q1FY24 |
|--------------------------------------|--------|--------|--------|--------|
| Yield on Advances (%)                | 6.53   | 7.95   | 7.37   | 8.10   |
| Yield on Investments (%)             | 6.40   | 6.82   | 6.51   | 6.79   |
| Yield on Funds (%)                   | 5.46   | 6.70   | 6.15   | 7.34   |
| Cost of Deposits (%)                 | 3.49   | 3.91   | 3.67   | 4.22   |
| Cost of Funds (%)                    | 3.23   | 3.95   | 3.53   | 4.32   |
| Net Interest Margin (NIM) (%)        | 2.54   | 3.15   | 3.01   | 3.03   |
| - Domestic NIM (%)                   | 2.87   | 3.59   | 3.43   | 3.37   |
| - Overseas NIM (%)                   | 0.97   | 1.09   | 1.07   | 1.36   |
| Cost to Income Ratio (%)             | 58.22  | 51.48  | 51.08  | 49.14  |
| Credit Deposit Ratio                 | 74.56  | 77.04  | 77.04  | 74.41  |
| Return on Assets (%)                 | 0.29   | 0.63   | 0.49   | 0.71   |
| Return on Equity (%)                 | 6.84   | 13.52  | 10.31  | 14.90  |
| Credit Cost (Annualised) (%)         | 1.21   | 0.45   | 0.79   | 0.64   |
| Book Value Per Share (Tangible) (Rs) | 91.61  | 100.22 | 100.22 | 107.65 |
| Book Value Per Share (Rs)            | 114.17 | 121.15 | 121.15 | 124.98 |

Glorious 117 years....

## Asset Classification: Global Advances

Amt in Rs. Cr

| Sectoral                 | As on 30.06.2022 |           | As on 31.03.2023 |           | As on 30.06.2023 |           |
|--------------------------|------------------|-----------|------------------|-----------|------------------|-----------|
|                          | O/s              | Share (%) | O/s              | Share (%) | O/s              | Share (%) |
| <b>Standard Advances</b> | 4,33,332         | 90.70     | 4,78,167         | 92.69     | 4,83,682         | 93.33     |
| <b>Gross NPA</b>         | 44,415           | 9.30      | 37,686           | 7.31      | 34,583           | 6.67      |
| - Sub-Standard           | 4,363            | 0.91      | 4,984            | 0.97      | 5,298            | 1.02      |
| - Doubtful               | 18,842           | 3.94      | 15,106           | 2.93      | 16,173           | 3.12      |
| - Loss                   | 21,209           | 4.44      | 17,595           | 3.41      | 13,111           | 2.53      |
| <b>Gross Advances</b>    | 4,77,746         | 100.00    | 5,15,852         | 100.00    | 5,18,265         | 100.00    |

## SMA – Rs. 5 Cr and above

Amt in Rs. Cr

| SMA Position of Rs. 5.00 crores and above |            |                |            |                |
|---|------------|----------------|------------|----------------|
| SMA Category                              | 31.03.2023 |                | 30.06.2023 |                |
|   | Amount     | % to Gross Adv | Amount     | % to Gross Adv |
| SMA-0                                     | 14,991     | 2.91%          | 12,479     | 2.41%          |
| SMA-1                                     | 1,198      | 0.23%          | 603        | 0.12%          |
| SMA-2                                     | 779        | 0.15%          | 1,261      | 0.24%          |
| Grand Total                               | 16,968     | 3.29%          | 14,343     | 2.77%          |

| Sector / SMA | 31.03.2023 |       |       | 30.06.2023 |       |       |
|--------------|------------|-------|-------|------------|-------|-------|
|              | SMA-0      | SMA-1 | SMA-2 | SMA-0      | SMA-1 | SMA-2 |
| Agriculture  | 1,066      | 147   | 135   | 880        | 119   | 182   |
| Retail       | 595        | 90    | 37    | 471        | 79    | 64    |
| MSME         | 3,410      | 479   | 402   | 3,705      | 316   | 489   |
| Corporate    | 9,921      | 483   | 205   | 7,423      | 88    | 526   |
| Grand Total  | 14,991     | 1,198 | 779   | 12,479     | 603   | 1,261 |

## Resolution Framework - Standard Restructuring (Domestic) Amt in Rs. Cr

| Category           | Outstanding as on 30.06.2023 |                          |                        | Total         | Provision  | % on Gross Advances |
|--------------------|------------------------------|--------------------------|------------------------|---------------|------------|---------------------|
|                    | Resolution Framework 1.0     | Resolution Framework 2.0 | One Time Restructuring |               |            |                     |
| Retail             | 385                          | 4,302                    | -                      | 4,687         | 469        | 1.96%               |
| MSME               | 460                          | 2,041                    | 691                    | 3,192         | 285        |                     |
| Corporate & Others | 375                          | -                        | 1,915                  | 2,290         | 205        |                     |
| <b>Total</b>       | <b>1,220</b>                 | <b>6,343</b>             | <b>2,606</b>           | <b>10,169</b> | <b>959</b> |                     |

## Movement of NPA (Global)

Amt in Rs. Cr

| Segment                            | Q1FY23 | Q4FY23 | FY23   | Q1FY24 |
|------------------------------------|--------|--------|--------|--------|
| <b>Opening Balance (Gross NPA)</b> | 45,605 | 38,885 | 45,605 | 37,686 |
| <b>Add:</b>                        |        |        |        |        |
| - Fresh Slippage                   | 2,465  | 2,541  | 6,861  | 2,379  |
| - Debits in existing NPA           | 368    | 84     | 1,108  | 170    |
| <b>Total Addition</b>              | 2,833  | 2,625  | 7,969  | 2,549  |
| <b>Less:</b>                       |        |        |        |        |
| - Cash Recovery                    | 1,219  | 1,824  | 6,029  | 1,120  |
| - Upgradation                      | 465    | 91     | 1,204  | 700    |
| - Written Off                      | 2,340  | 1,909  | 8,655  | 3,831  |
| <b>Total Reduction</b>             | 4,024  | 3,824  | 15,888 | 5,652  |
| <b>Closing Balance (Gross NPA)</b> | 44,414 | 37,686 | 37,686 | 34,583 |
| <b>Less: Provisions</b>            | 34,639 | 29,632 | 29,632 | 26,464 |
| <b>Net NPA</b>                     | 9,775  | 8,054  | 8,054  | 8,119  |

## Sector wise breakup of Fresh Slippages

Amt in Rs. Cr

| Sector                | Q1FY23       |              |            | Q1FY24       |              |            |
|-----------------------|--------------|--------------|------------|--------------|--------------|------------|
|                       | Gross        | Net          | % Share    | Gross        | Net          | % Share    |
| <b>Agriculture</b>    | 1,011        | 734          | 26         | 1,330        | 918          | 36         |
| <b>Retail</b>         | 670          | 361          | 13         | 747          | 472          | 19         |
| <b>MSME</b>           | 1,772        | 908          | 32         | 1,532        | 920          | 36         |
| <b>Corporate</b>      | 1,024        | 492          | 17         | 373          | 191          | 7          |
| <b>Total Domestic</b> | <b>4,477</b> | <b>2,495</b> | <b>88</b>  | <b>3,982</b> | <b>2,501</b> | <b>98</b>  |
| <b>Overseas</b>       | 338          | 338          | 12         | 48           | 48           | 2          |
| <b>Total Global</b>   | <b>4,815</b> | <b>2,833</b> | <b>100</b> | <b>4,030</b> | <b>2,549</b> | <b>100</b> |



## Asset Quality Ratio (Global)

Amt in Rs. Cr

| Particulars                   | 30.06.2022 | 31.03.2023 | 30.06.2023 |
|-------------------------------|------------|------------|------------|
| <b>Gross NPA</b>              | 44,415     | 37,686     | 34,583     |
| <b>Net NPA</b>                | 9,775      | 8,054      | 8,119      |
| <b>Gross NPA (%)</b>          | 9.30       | 7.31       | 6.67       |
| <b>Net NPA (%)</b>            | 2.21       | 1.66       | 1.65       |
| <b>Provision Coverage (%)</b> | 87.96      | 89.68      | 89.52      |
| <b>Slippage Ratio (%)</b>     | 0.69       | 0.64       | 0.53       |
| <b>Credit Cost (%)</b>        | 1.21       | 0.45       | 0.64       |

## Summary of NCLT Cases – Domestic (As on 30.06.2023)

Amt in Rs. Cr

| No of Accounts | Particulars                                    | Total Book O/s | Provision held | Provision (%) |
|----------------|--|----------------|----------------|---------------|
| 2              | RBI List -1                                    | 1,439          | 1,439          | 100           |
| 9              | RBI List -2                                    | 1,948          | 1,948          | 100           |
| 68             | Cases filed and admitted in NCLT by our Bank   | 5,791          | 5,059          | 87            |
| 3              | Cases under admission in NCLT by our Bank      | 34             | 30             | 89            |
| 222            | Cases filed and admitted in NCLT by other Bank | 22,701         | 21,016         | 93            |
| 5              | Cases under admission in NCLT by other Bank    | 689            | 652            | 95            |
| <b>309</b>     | <b>Total</b>                                   | <b>32,602</b>  | <b>30,144</b>  | <b>92</b>     |

Note: NPA Reduction in NCLT Accounts: 1049 Cr in Q1FY24

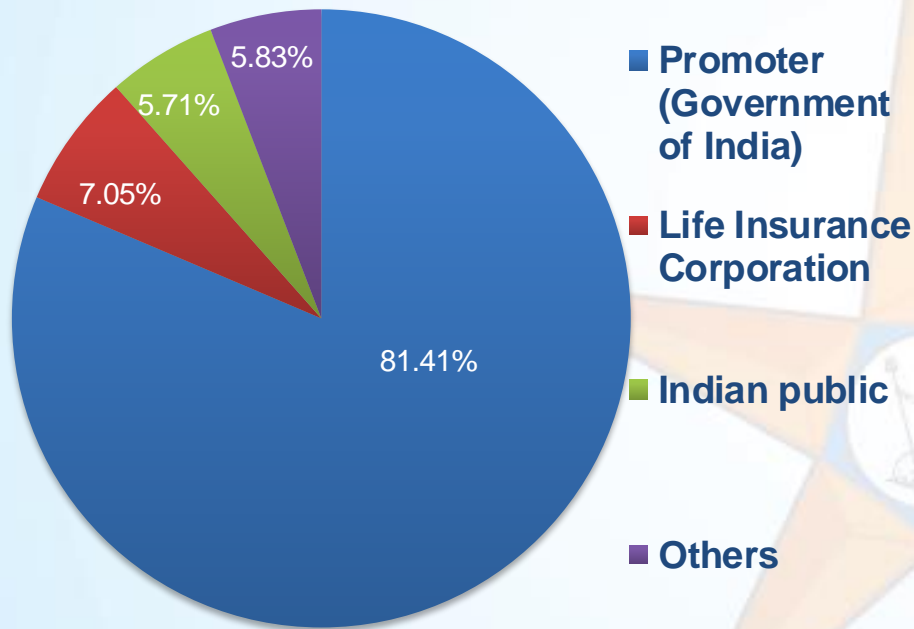
## Capital Adequacy (As on 30.06.2023)

Amt in Rs. Cr

| Particulars                                      | 30.06.2022   | 31.03.2023   | 30.06.2023   |
|--|--------------|--------------|--------------|
| <b>Capital Adequacy - Basel III</b>              |              |              |              |
| <b>CET-1 Capital</b>                             | 42,164       | 48,232       | 47,909       |
| <b>Tier I Capital</b>                            | 43,516       | 51,084       | 50,761       |
| <b>Tier II Capital</b>                           | 7,664        | 6,643        | 6,632        |
| <b>Total Capital (CRAR)</b>                      | 51,180       | 57,727       | 57,393       |
| <b>Risk Weighted Assets</b>                      | 3,27,914     | 3,54,534     | 3,67,924     |
| <b>CET-1 (%) including CCB</b>                   | 12.86        | 13.60        | 13.02        |
| <b>Tier I (%)</b>                                | 13.27        | 14.41        | 13.80        |
| <b>Tier II (%)</b>                               | 2.34         | 1.87         | 1.80         |
| <b>Capital Adequacy Basel III (%) (incl CCB)</b> | <b>15.61</b> | <b>16.28</b> | <b>15.60</b> |

Capital &  
Shareholding

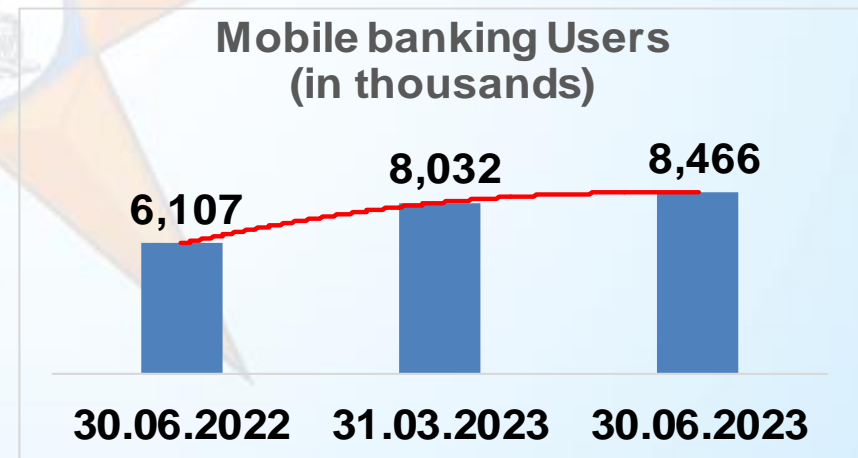
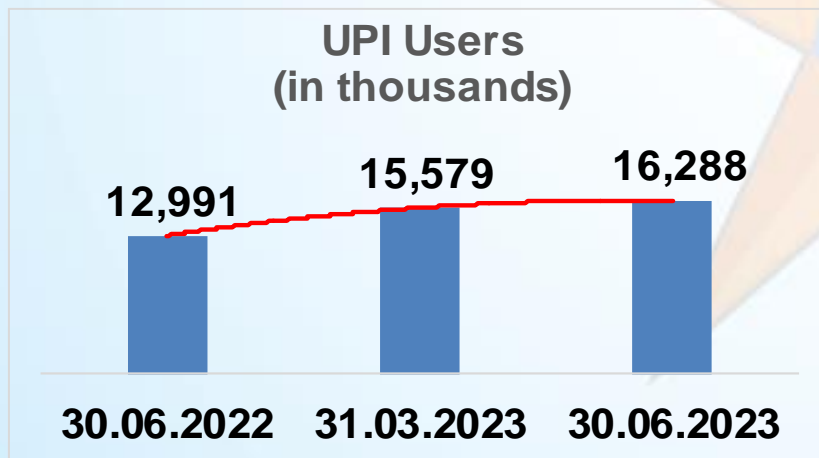
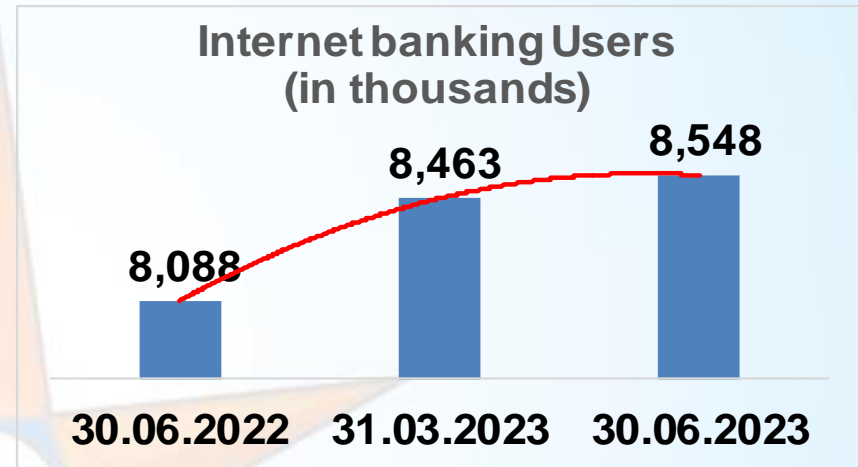
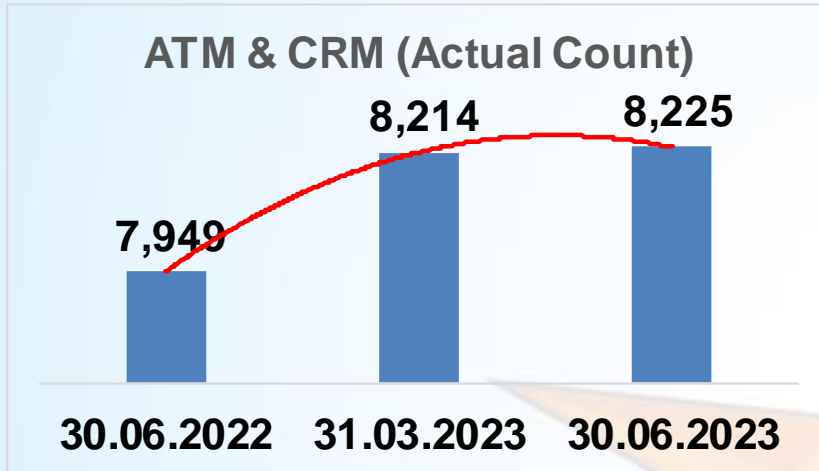
## Shareholding Pattern as on 30.06.2023



| Particulars                | Shareholding Pattern As on 30.06.2023 |
|----------------------------|---------------------------------------|
| Government of India        | 81.41%                                |
| Life Insurance Corporation | 7.05%                                 |
| Indian Public              | 5.71%                                 |
| Others                     | 5.83%                                 |
| <b>Total</b>               | <b>100.00%</b>                        |

Other  
Parameters

## Digital Banking – Alternate Delivery Channels



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Other  
Parameters

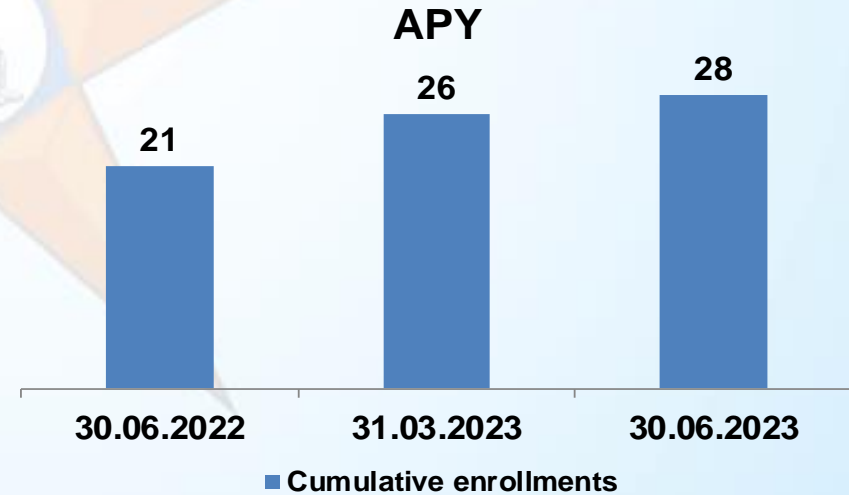
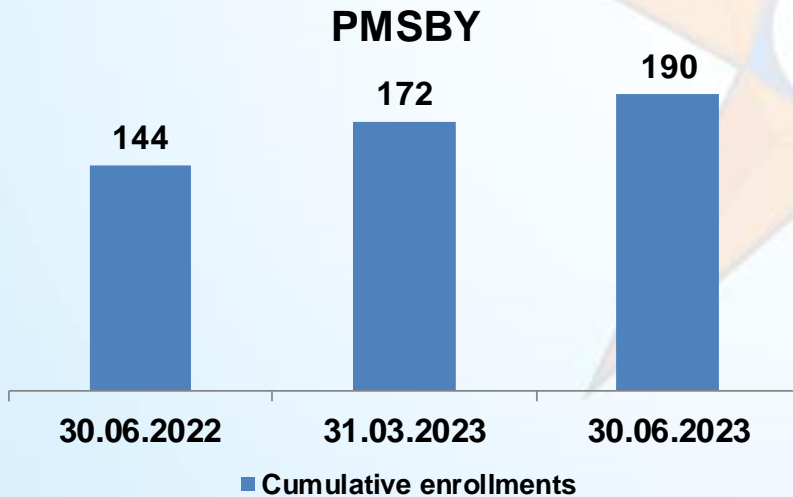
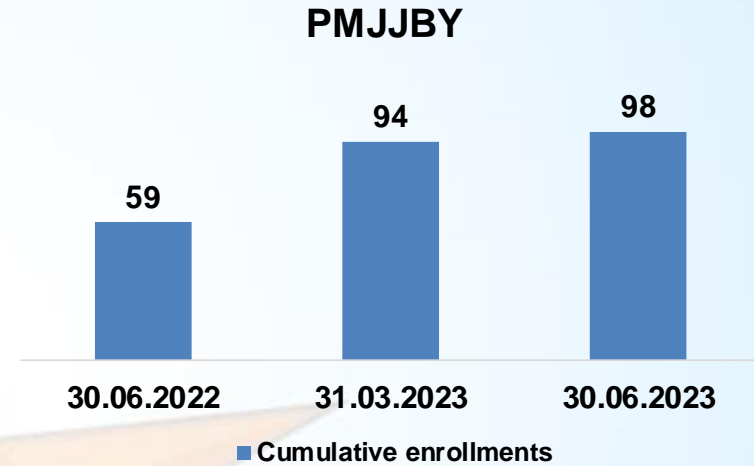
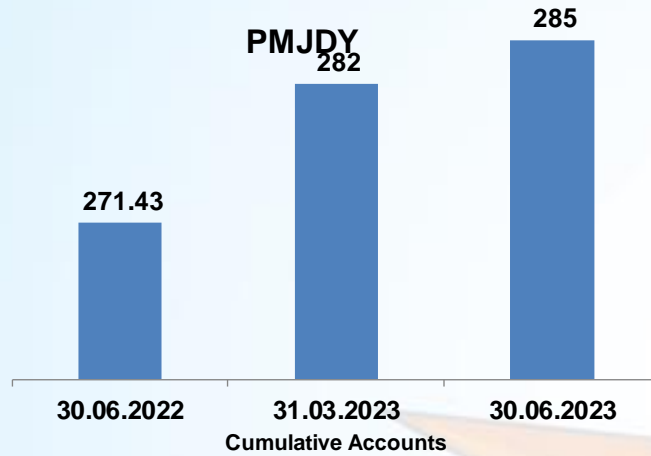
## Digital Channels – Digi Journeys

| Segment     | Digital Journeys rolled out      | Digital Journeys proposed to be rolled out in next 6 months |
|-------------|----------------------------------|---|
| Agriculture | KCC <1.60 lakhs                  | KCC >1.60 lakhs   |
|             | Gold Loan                        | Kisan Vahan   |
|             | SHG                              | KCC Renewal   |
|             |                                  | Agri- Food Agro   |
| Retail      | Personal Loan                    | Loan against TDR  |
|             | Pensioner Loan                   | Preapproved Personal Loan                                   |
|             | Vehicle Loan                     | Home Loan   |
|             | Savings Accounts                 | Top Up Loan   |
| MSME        | MSME- Renewal –Up to 10.00 lakhs | Working capital >10.00 lakhs upto 2 Cr                      |
|             | Mudra- Kishore                   | Working Capital Review                                      |
|             | Mudra- Tarun                     | Preapproved Business Loan                                   |
|             | Mudra- Shishu                    |   |
|             | Small Road Transport Operators   |   |

Other Parameters

# Financial Inclusion– Social Security Schemes

Number in lakhs



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Other  
Parameters

## Overseas Business Operations

Amt in Rs. Cr

| Categories                         | No of foreign offices |
|------------------------------------|-----------------------|
| Overseas Branches (21)             | 21                    |
| Overseas Subsidiaries (4)          | 22                    |
| Overseas Joint Ventures (1)        | 1                     |
| Representative Offices             | 1                     |
| IFSC Banking Unit (IBU)- GIFT      | 1                     |
| <b>Total No of Foreign Offices</b> | <b>46</b>             |

| Parameters       | 30.06.2022 | 31.03.2023 | 30.06.2023 |
|------------------|------------|------------|------------|
| Deposits         | 94,786     | 1,02,523   | 1,07,027   |
| Advances         | 76,536     | 84,215     | 85,018     |
| Business Mix     | 1,71,322   | 1,86,738   | 1,92,045   |
| Total Income     | 477        | 1,520      | 1,665      |
| Operating Profit | 153        | 302        | 313        |
| Net Profit       | 81         | 222        | 281        |
| Gross NPA        | 6,695      | 3,435      | 3,370      |
| Net NPA          | 434        | 61         | 45         |

Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Tokyo, Singapore, Dubai and Hong Kong. Spread across 5 continents and 15 countries

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Other  
Parameters

## Overseas Subsidiaries and Joint Ventures

Amt in Rs. Cr

| Subsidiary/ Joint Venture        | Capital | Deposits | Advances | Business Mix | Interest Income | Operating Profit | Net Profit |
|----------------------------------|---------|----------|----------|--------------|-----------------|------------------|------------|
| Bank of India (New Zealand) Ltd. | 255     | 416      | 672      | 1,089        | 13              | 7                | 5          |
| Bank of India (Tanzania) Ltd.    | 76      | 525      | 361      | 886          | 13              | 4                | 2          |
| Bank of India (Uganda) Ltd.      | 268     | 601      | 385      | 985          | 34              | 19               | 3          |
| PT Bank of India Indonesia, Tbk  | 1,917   | 1,436    | 1,552    | 2,988        | 47              | 6                | 5          |
| Indo Zambia Bank (JV)*           | 923     | 4,374    | 2,108    | 6,482        | 422             | 217              | 138        |

\* Provisional Data as on HY ended Jun 23

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Other  
Parameters

## Domestic Subsidiaries and Joint Ventures

| S No                            | Name of the Company                         | Nature of Business                                 | Book value<br>(in INR Crores) | Percentage<br>Holding |
|---------------------------------|---|--|-------------------------------|-----------------------|
| <b>Subsidiaries - Domestic</b>  |   |  |                               |                       |
| 1                               | BOI Merchant Bankers Ltd.                   | Merchant Banking Company                           | 10.00                         | 100.00                |
| 2                               | BOI Shareholding Ltd.                       | Depository Participants activities for NSDL & CDSL | 6.65                          | 100.00                |
| 3                               | Bank of India Investment Managers Pvt. Ltd. | Mutual Fund Managers Company                       | 78.90                         | 100.00                |
| 4                               | Bank of India Trustee Services Pvt. Ltd.    | Trustee Service to Mutual Fund Co.                 | 0.00021                       | 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                 |

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Other  
Parameters

## RRBs Sponsored by Bank of India

| S No | Name of the Company          | Area of operation | Business Mix | Profit |
|------|------------------------------|-------------------|--------------|--------|
| 1    | Madhya Pradesh Gramin Bank   | Madhya Pradesh    | 30,325       | 26     |
| 2    | Vidharbha Konkan Gramin Bank | Maharashtra       | 9,058        | 8      |
| 3    | Aryavart Bank                | Uttar Pradesh     | 53,544       | 8      |

## Initiatives and Going forward

- ❑ **RuPay Gift Card:** Bank have introduced Gift Card in RuPay along with existing Visa Card scheme.
- ❑ **VISA Bingo Debit Card:** Bank have introduced VISA BINGO. The Bingo Cards are exclusively for Students of the age between 15 and 25.
- ❑ **Credit Card Onboarding through E-platform (STP of credit card):** Bank is in the process of implementing E-platform for online onboarding of various products of the bank. Credit card onboarding is also one of the products which will be on boarded through Branch and Web channel.
- ❑ **BOI Merchant Credit Card:** We have introduced Merchant Credit Card(MCC) facility for traders under MSME category to help these units tide over short-term liquidity woes and to promote digital payments.

Other  
Parameters

## Initiatives and Going forward

- ❑ Bank has introduced scheme for extending **financial Assistance to Sugar Mills** for Enhancement and Augmentation of the Ethanol Production Capacity.
- ❑ Our Bank has made live Account Aggregator for all 3 RRBs sponsored by us.
- ❑ Bank is spreading **awareness** amongst masses especially in under privileged members of society in Rural areas regarding thrift and availability of Micro finance for small entrepreneurship through 51 FLCs and 106 CFLs.
- ❑ Our Bank has centralized processing of Trade Finance transactions and other forex business at GIFT City, Gandhinagar.
- ❑ Bank has implemented TRRACS solution for faster reconciliation of shipping bills and bills of entry on RBI's EDPMS Portal.

## Awards and Accolades

- ❑ PT Bank of India Indonesia, the Subsidiary of our Bank has been ranked as no. 1 bank in Indonesia in the category of “**Best Conventional Bank under KBMI I Category**’ as declared by CNBC Indonesia.
- ❑ Our Bank was awarded “**उत्कृष्ट पुरस्कार**” of Digidhan Awards 2021-22 by the Union Ministry of Electronics and Information Technology for achieving top position in overall performance in Digital Payments
- ❑ Bank has received Infosys “**Finacle Innovation Awards 2023**” (Gold Winner) under Category of Product Innovation for Product: HMCQR Menu.
- ❑ Bank has won for “**NUMERO UNO**” Award in “APY National Championship Cup” campaign from PFRDA for good performance in APY Campaign (01.10.2022 to 14.11.2022).

## Awards and Accolades

- ❑ Bank has won “**Exemplary Award of Par Excellence**” Award in “Circle of Excellence” campaign from PFRDA for good performance in APY Campaign (01.10.2022 to 14.11.2022).
- ❑ Bank has been nominated for “**Annual APY Exemplary Award of Excellence**” for achieving 162% of Annual APY target (FY 2022-23) from PFRDA.
- ❑ Bank has won “**NUMERO UNO**” Award in ‘Old Age Financial Freedom’ Campaign for best performer Bank in PSB (FY 2022-23).

Other  
Parameters

## External Ratings and Branch Network

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

| Branch Network               | Jun-2022 | Mar-2023 | Jun-2023 |
|------------------------------|----------|----------|----------|
| <b>Domestic Branches</b>     | 5,103    | 5,131    | 5,131    |
| - Metro                      | 989      | 991      | 992      |
| - Urban                      | 820      | 829      | 829      |
| - Semi Urban                 | 1,457    | 1,456    | 1,456    |
| - Rural                      | 1,837    | 1,853    | 1,852    |
| - Digital Banking Units      | -        | 2        | 2        |
| <b>Overseas Branches</b>     | 22       | 21       | 22       |
| <b>Total No. of Branches</b> | 5,125    | 5,152    | 5,153    |



Other  
Parameters

## Environmental, Social &amp; Governance ( ESG) Practices



## Environment

- During the quarter ending Q1FY24, Bank has discounted 8353 Bills on TreDS platform amounting to ₹ 2253 Crore.
- The new corporate building at BKC is Gold Certified by Indian Green Building Council (IGBC).
- Under CSR, Bank has given Financial Assistance for plantation of 5700 trees which are planted across 27,000 sq ft. for creation of Ram Van near Bhopal.
- For Corporate Gifting, Practice of giving small oxygen generating plant instead of flower bouquet or other gift is introduced.



## Social

- Bank has linked 8162 New SHG's to the credit linkage with total sanction limit of ₹. 1139.65 Crore during Q1FY24 and total outstanding to SHG's is ₹. 6639.80 Crore as on Q1FY24.
- During the quarter Bank has financed 22,000 street vendor under the PM SVANidhi Scheme, increasing the total beneficiaries to 3,62,000 with credit outstanding of ₹125.88 Crore as on Q1FY24.
- Bank has funded 5 social projects under CSR, amounting to ₹. 78.21 lacs during the Q1 FY24.



## Governance

- Bank is having Board Approved ESG policy in place.
- Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- ESG metrics are converted into 26 tangible actionable and mapped across 15 stakeholder departments, to improve Banks performance on ESG Metrics.
- Capacity Building on ESG and Climate Risk has been emphasised by the Bank, across the levels.



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# THANK YOU!

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