

BOI Performance Analysis

Q1 FY2024-25



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118
YEARS

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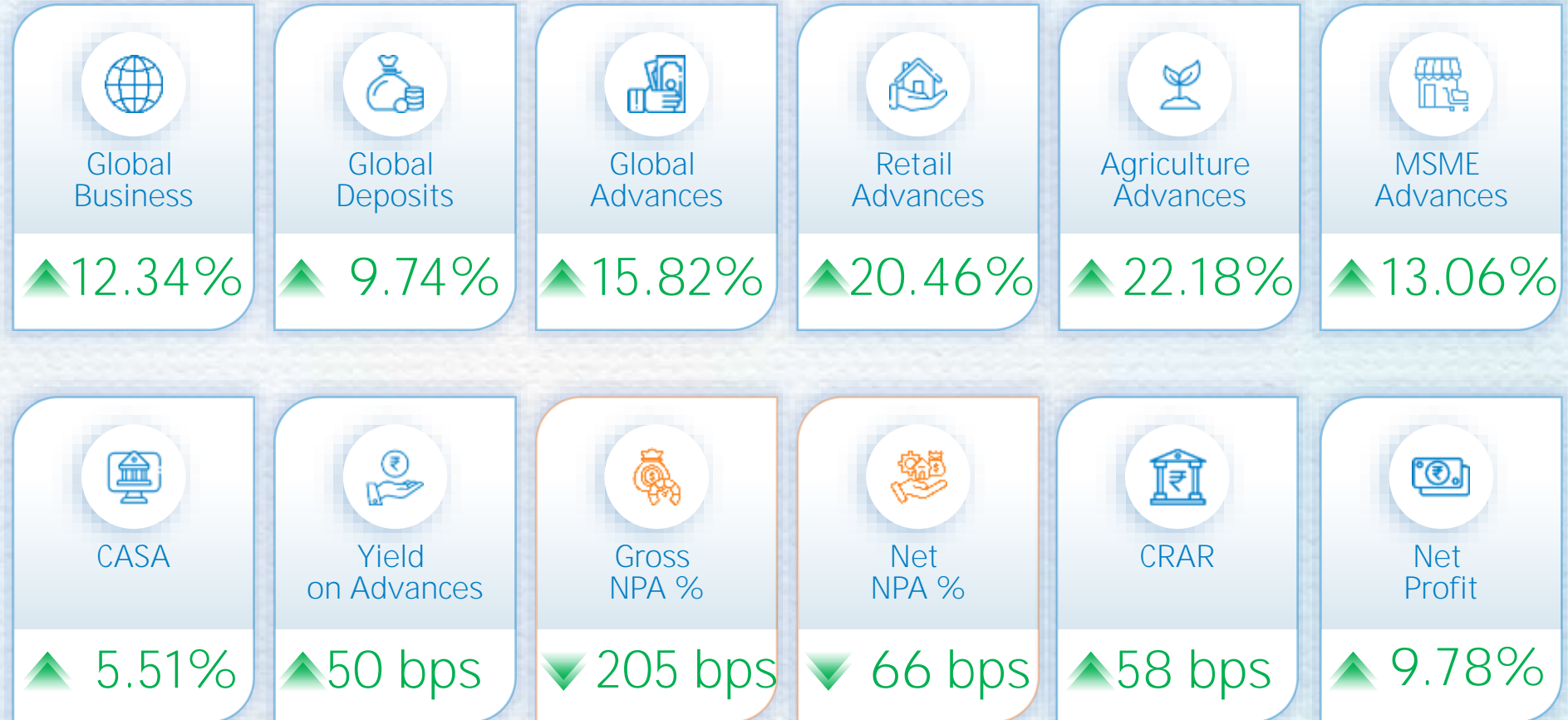




	Key Highlights	3
	Business Performance	4 - 17
	Financial Performance	18 - 21
	Asset Quality	22 - 29
	Capital & Share Holding	30 - 31
	Digital Banking, ESG, Awards, etc.	32 - 43

Performance Highlights - Q1FY25 – YoY

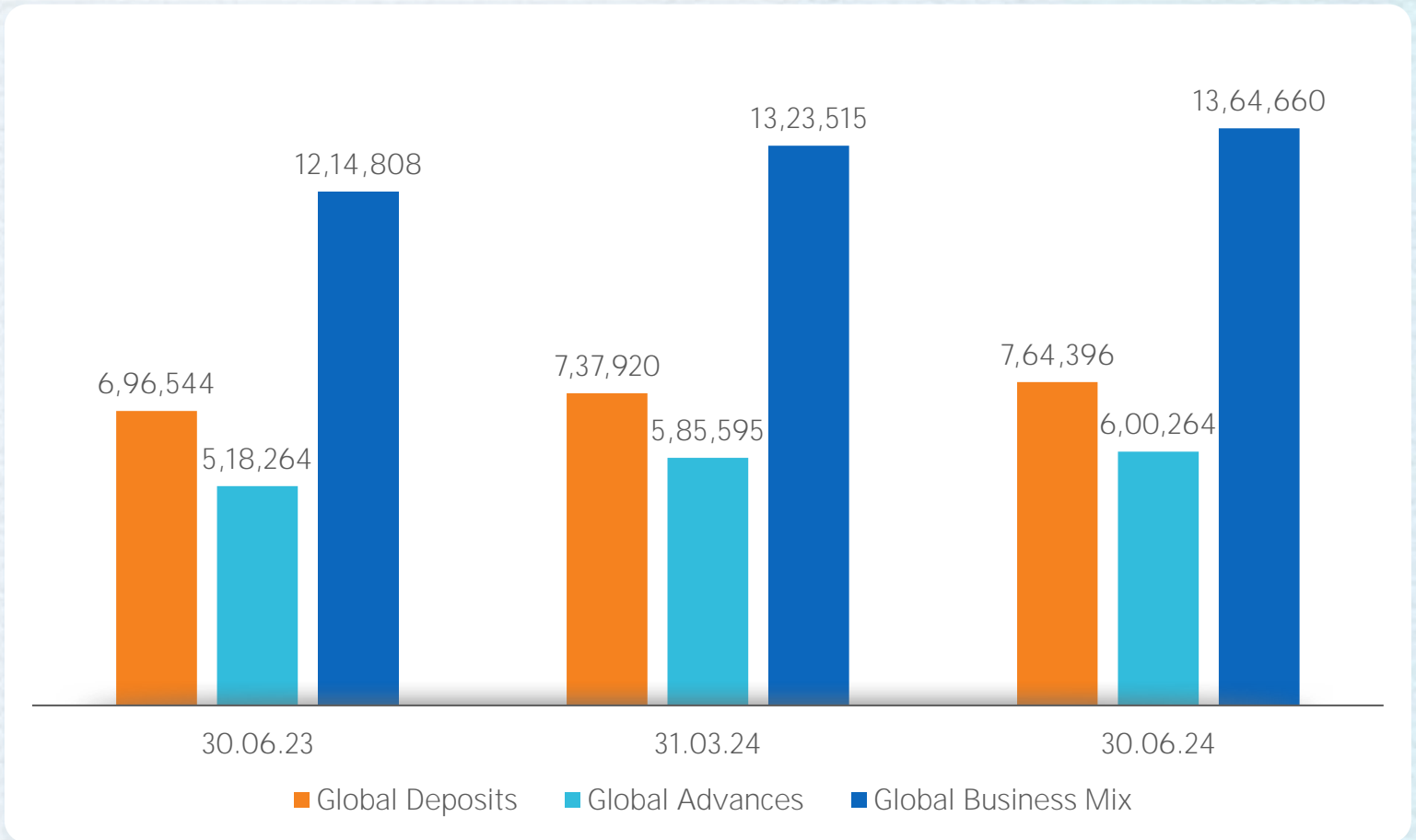
Key Highlights



Business Performance



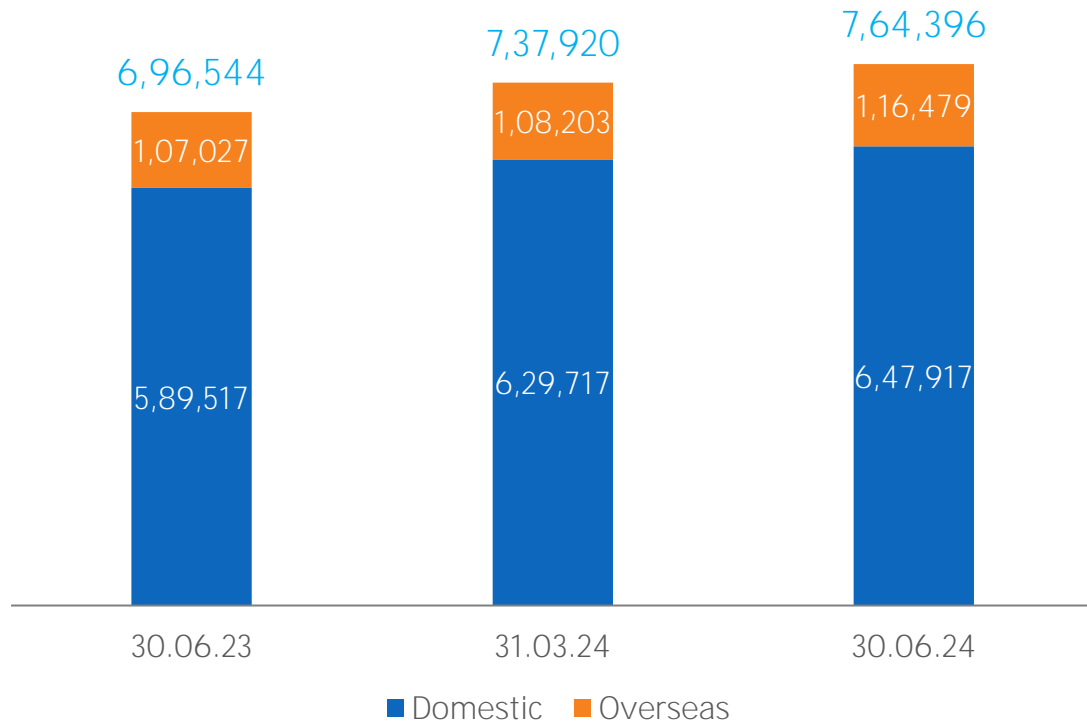
(Amt in Rs. Cr)



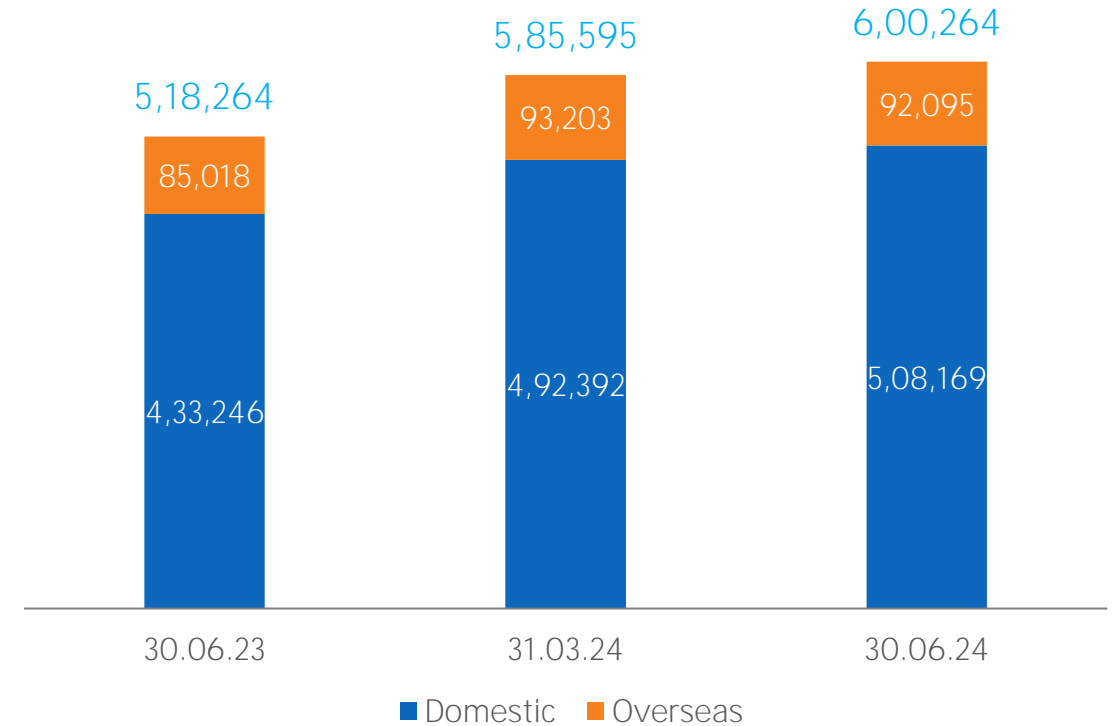
Business Performance

(Amt in Rs. Cr)

Domestic & Overseas Deposits



Domestic & Overseas Advances



Global Deposits & Advances - Growth

Business Performance

(Amt in Rs. Cr)

Particulars	30.06.23	31.03.24	30.06.24	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Domestic Deposits	5,89,517	6,29,717	6,47,917	18,200	2.89	58,400	9.91
Overseas Deposits	1,07,027	1,08,203	1,16,479	8,276	7.65	9,452	8.83
Total Deposits	6,96,544	7,37,920	7,64,396	26,476	3.59	67,852	9.74
Domestic Advances	4,33,246	4,92,392	5,08,169	15,777	3.20	74,922	17.29
Overseas Advances	85,018	93,203	92,095	-1,108	-1.19	7,077	8.32
Gross Advances	5,18,264	5,85,595	6,00,264	14,669	2.50	82,000	15.82

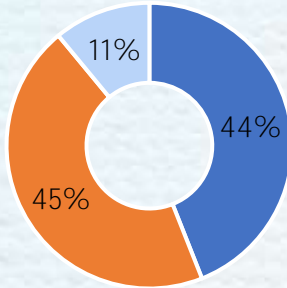
Domestic Deposits

Business Performance

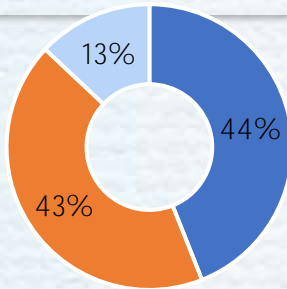
(Amt in Rs. Cr)

Types of Deposits	30.06.23	31.03.24	30.06.24
CASA (Amount)	2,60,615	2,69,871	2,74,973
CASA (%)	44.52	43.21	42.68
Total Term Deposits	3,28,902	3,59,847	3,72,944
Retail Term Deposits (%)	43.89	44.25	44.48
Bulk Deposits (%)	11.99	13.00	13.16

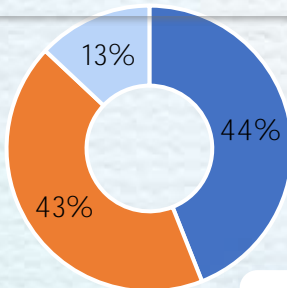
30.06.23



31.03.24



30.06.24



CASA

TD-Bulk Dep.

TD-Retail Dep.

Composition of Gross Domestic Advances

Business Performance

(Amt in Rs. Cr)

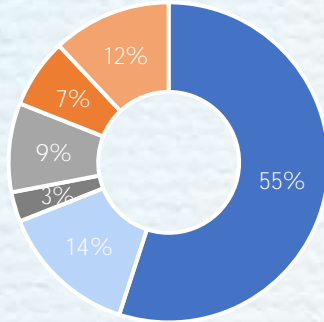
Particulars	30.06.23	31.03.24	30.06.24	Growth YoY%
Agriculture	72,826	84,445	88,977	22.18
MSME	71,190	77,877	80,486	13.06
Retail	95,622	1,11,484	1,15,183	20.46
RAM	2,39,638	2,73,806	2,84,646	18.78
Corporate & Others	1,93,608	2,18,586	2,23,523	15.45
Gross Domestic Advances	4,33,246	4,92,392	5,08,169	17.29
RAM Advances (%)	55.31	55.61	56.01	



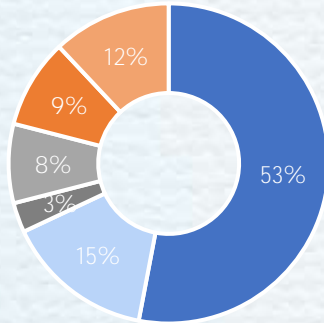
Business Performance

(Amt in Rs. Cr)

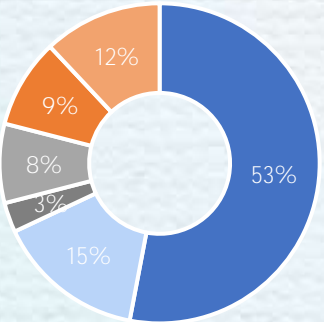
30.06.23



31.03.24



30.06.24



Particulars	30.06.23	31.03.24	30.06.24	Growth YoY (%)
Home loans	52,249	59,107	60,652	16.08
Vehicle loans	13,558	16,641	17,311	27.68
Education loans	2,976	3,424	3,473	16.70
Mortgage loans	8,192	9,139	9,256	12.99
Personal loans	7,109	9,737	10,450	47.00
Others	11,538	13,436	14,041	21.69
Total Retail Loans	95,622	1,11,484	1,15,183	20.46



Business Performance

(Amt in Rs. Cr)

Particulars	Regulatory Target	30.06.23	31.03.24	30.06.24
ANBC		3,83,641	4,16,035	4,17,871
Priority Sector		1,64,922	1,83,459	1,90,573
% To ANBC	40.00	42.99	44.10	45.61
Agriculture		72,826	84,445	88,977
% To ANBC	18.00	18.98	20.30	21.29
Small & Marginal Farmers		46,401	53,362	49,011
% To ANBC	10.00	12.09	12.83	11.73
Weaker Section		57,744	66,287	65,598
% To ANBC	12.00	15.05	15.94	15.70
Micro Enterprises (PS)		42,890	43,128	43,898
% To ANBC	7.50	11.18	10.36	10.51

Business Performance



(Amt in Rs. Cr)

Particulars	30.06.23	31.03.24	30.06.24
Infrastructure	67,054	58,860	60,330
Basic Metal & Metal products	16,926	16,561	20,289
Textiles	6,734	6,542	6,520
Gems & Jewellery	3,893	3,217	3,108
Chemicals & Chemical products	6,618	8,088	8,740
Vehicles & Transport equipment	2,772	2,328	2,239
Rubber, Plastic & their products	3,134	3,455	3,566
Construction	4,868	4,203	4,324
Direct Exp to Real Estate Sector	61,461	69,678	72,006
- Residential Mortgage*	59,683	67,649	70,145
- CRE	1,778	2,029	1,861
NBFC (Incl. HFCs)	61,030	64,477	71,353

* Includes Priority Sector Housing Loans and all other Residential Mortgages

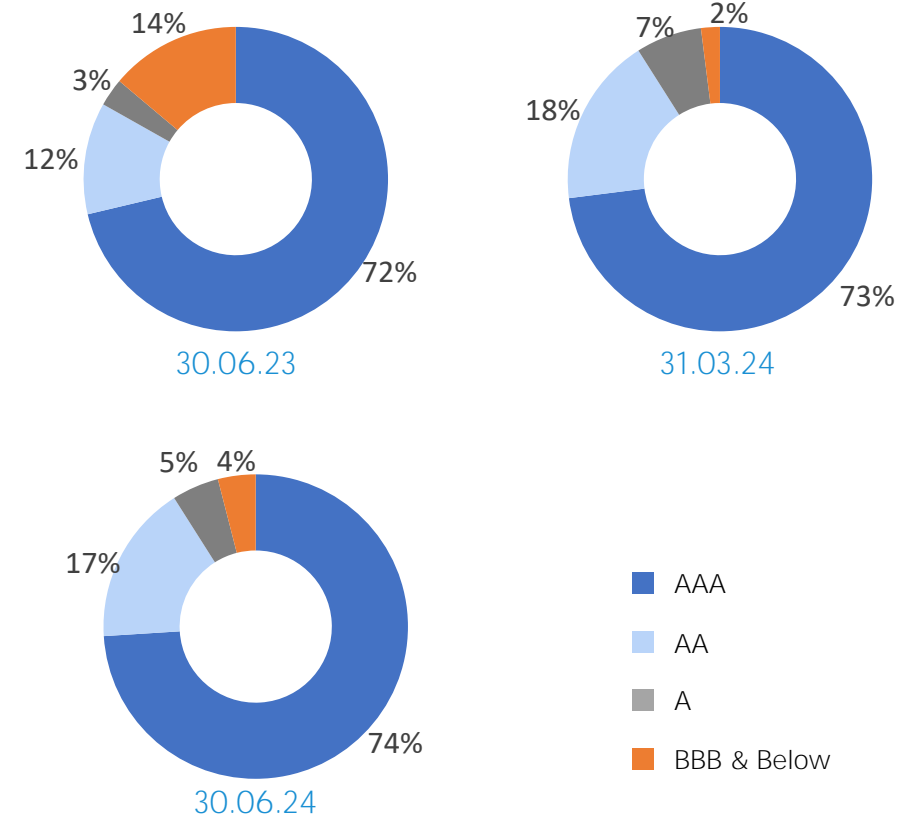
Business Performance

NBFC Portfolio

(Amt in Rs. Cr)

Ratings	30.06.23	31.03.24	30.06.24
AAA	48,027	56,843	60,270
AA	8,043	14,256	13,752
A	1,772	5,640	4,163
BBB & Below	9,213	1,643	3,111
Total	67,055	78,382	81,296
Total Global NBFC as % of total Global Advances	11.88	12.43	12.54

NBFC - Rating Distribution



NBFC Portfolio - Rating Profile as on 30.06.24

Business Performance

Category	AAA	AA	A	BBB & below	Grand Total
NBFC - HFC	34%	8%	0%	0%	43%
Backed by PSU	15%	2%	0%	0%	17%
Backed by Bank	12%	2%	0%	0%	14%
Private	8%	4%	0%	0%	12%
NBFC-MFI	0%	1%	0%	0%	1%
Private	0%	1%	0%	0%	1%
NBFC-OTHERS	40%	8%	5%	4%	56%
Backed by PSU	23%	0%	3%	0%	26%
Backed by Bank	2%	1%	0%	0%	3%
Private	15%	7%	1%	0%	27%
GRAND TOTAL	74%	17%	5%	4%	100%

Domestic Advances - Infrastructure Sector

Business Performance

(Amt in Rs. Cr)

Particulars	30.06.23	31.03.24	30.06.24
Power	43,503	35,124	35,503
a) SEBs	16,688	14,780	15,217
- Generation	8,153	6,388	6,548
- Transmission	1,919	2,463	2,441
- Distribution	6,616	5,929	6,228
b) PSUs & Pvt Power Cos	26,815	20,344	20,285
Roads and Ports	16,461	16,418	17,464
Telecom	364	370	375
Other Infrastructure	6,725	6,948	6,988
Total	67,054	58,860	60,330

Raising Infrastructure Bonds in FY 25

Approval for Infrastructure Bonds FY 25



₹ 10,000 Crores

Infrastructure Bonds Raised on 19.07.24



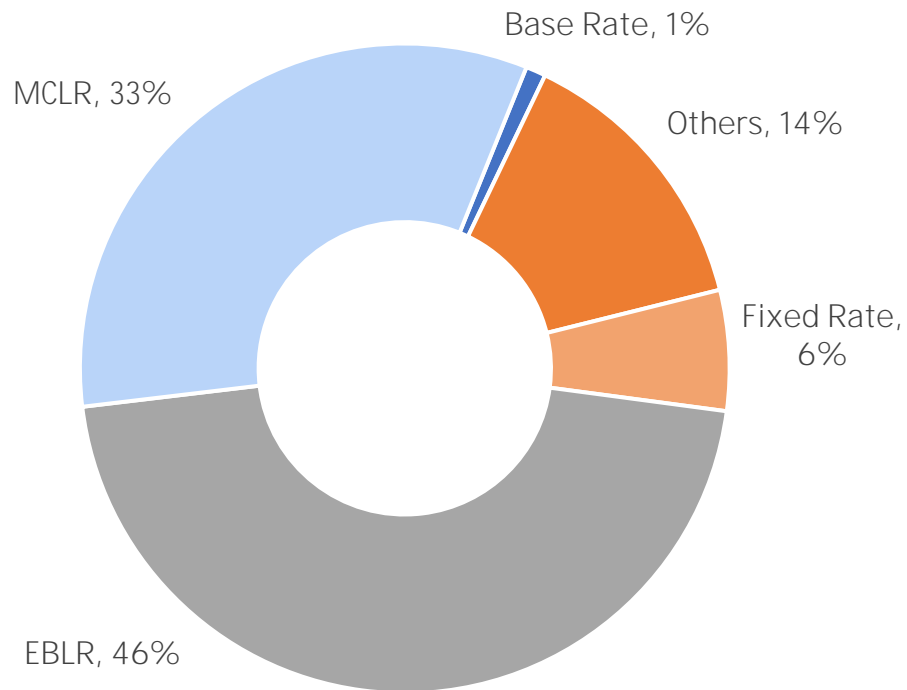
₹ 5,000 Crores



Benchmark wise Distributions of Advances - Standard Domestic

Business Performance

(Amt in Rs. Cr)



Benchmark Rates	Standard Advances as on 30.06.24	Share (%)
Base Rate	2,031	0.42
MCLR	1,56,827	32.62
EBLR	2,21,340	46.04
Fixed Rate*	28,433	5.91
Others	72,139	15.00
Grand Total	4,80,770	100.00

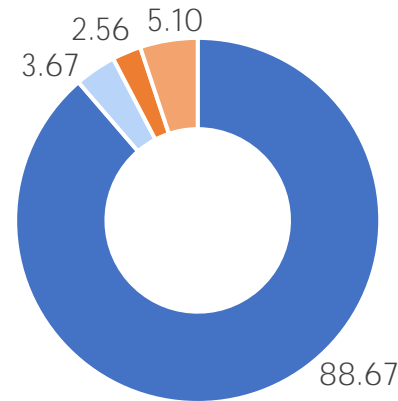
* Fixed Rate loans includes Loan against TDR, etc.

External Ratings Distribution of Standard Corporate Advances

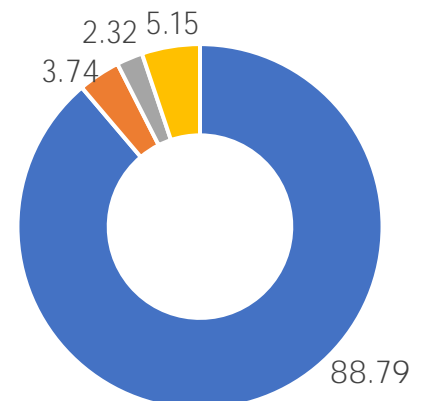
Business Performance



Domestic Corporate Advances – Above Rs. 50 Cr



31.03.24



30.06.24

■ A & above ■ BBB ■ Below BBB ■ Unrated

As on 30.06.24, Investment grade accounts form 93% of our Standard Corporate advances portfolio

Business Performance

(Amt in Rs. Cr)

Particulars	As on 31.03.24				As on 30.06.24				
	AFS	HTM	HFT	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	36,057	137,971	1,274	1,75,302	22,318	1,40,789	27,144	-	1,90,251
of which Govt Securities	36,057	1,37,971	1,274	1,75,302	22,318	1,40,789	27,144	-	1,90,251
Non SLR Investments	18,931	29,372	12	48,315	9,300	25,885	3,887	3,764	42,836
M Duration	2.65	-	5.41	-	2.54	-	3.80	-	-
Total	54,988	167,343	1,286	223,617	31,618	1,66,674	31,301	3,764	2,33,087

Net Interest Income (Global)

Financial Performance

(Amt in Rs. Cr)

Particulars	QE Jun 23	QE Mar 24	QE Jun 24	Y-o-Y (%)
Interest Income	14,359	16,162	16,938	18
a. Advances	9,681	11,626	11,994	24
b. Investments	3,476	3,661	4,040	16
c. Money Market Operations & Others	1,202	875	904	-25
Interest Expended	8,444	10,225	10,663	26
a. Deposits	7,062	8,386	8,819	25
b. Borrowings	1,187	1,640	1,639	38
c. Subordinated Bonds & Others	195	199	205	5
Net Interest Income	5,915	5,937	6,275	6
Net Interest Margin (%)	3.03	2.92	3.07	

Non Interest Income (Global)

Financial Performance

(Amt in Rs. Cr)

Particulars	QE Jun 23	QE Mar 24	QE Jun 24
Commission, Exchange & Brokerage	323	398	321
Cross Selling (Third Party Commission)	32	64	48
Recovery In W/o accounts	183	388	202
Other Non Interest Income	925	902	702
Total Non-Interest Income	1,462	1,751	1,302

Operating Profit and Net Profit (Global)

Financial Performance

(Amt in Rs. Cr)

Particulars	QE Jun 23	QE Mar 24	QE Jun 24	Y-o-Y (%)
Operating Profit	3,752	3,557	3,677	-2
Provisions for				
Bad & Doubtful	777	2,043	1,216	57
Standard Assets & others	111	-189	359	224
Dep. on Non-Performing Investment	-63	-28	-282	-
Total Provisions before Tax	824	1,826	1,293	57
Profit before Tax (PBT)	2,928	1,731	2,384	-19
Taxation	1,377	292	681	-47
Net Profit (PAT)	1,551	1,439	1,703	10

Key Financial Ratios (Global)

Financial Performance

Particulars	QE Jun 23	QE Mar 24	QE Jun 24
Yield on Advances (%)	8.10	8.47	8.60
Yield on Investments (%)	6.79	6.81	7.13
Yield on Funds (%)	7.34	7.24	7.64
Cost of Deposits (%)	4.22	4.71	4.82
Cost of Funds (%)	4.32	4.58	4.81
Net Interest Margin (NIM) (%)	3.03	2.92	3.07
- Domestic NIM (%)	3.37	3.30	3.43
- Overseas NIM (%)	1.36	1.09	1.25
Cost to Income Ratio (%)	49.14	53.73	51.47
Credit Deposit Ratio (%)	74.41	79.36	78.53
Return on Assets (%)	0.71	0.61	0.70
Return on Equity (%)	15.18	10.60	13.48
Credit Cost (Annualised) (%)	0.64	1.48	0.85
Book Value Per Share (Tangible) (Rs)	107.65	121.07	124.87
Book Value Per Share (Rs)	124.98	131.30	131.75

Asset Quality

(Amt in Rs. Cr)

Sectoral	As on 30.06.23		As on 31.03.24		As on 30.06.24	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	4,83,682	93.33	5,56,412	95.02	5,72,548	95.38
Gross NPA	34,582	6.67	29,183	4.98	27,716	4.63
- Sub-Standard	5,298	1.02	4,634	0.79	4,191	0.70
- Doubtful	16,173	3.12	12,402	2.12	12,558	2.09
- Loss	13,111	2.53	12,147	2.07	10,967	1.83
Gross Advances	5,18,264	100.00	5,85,595	100.00	6,00,264	100.00

Asset Quality

(Amt in Rs. Cr)

SMA Category	Position of Rs. 5.00 crores & above					
	30.06.23		31.03.24		30.06.24	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	12,478	2.58	5,917	1.06	7,985	1.39
SMA-1	603	0.12	502	0.09	627	0.11
SMA-2	1261	0.26	712	0.13	1042	0.18
Grand Total	14,342	2.97	7,131	1.28	9,654	1.69

Sector-wise SMA	31.03.24				30.06.24			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	331	22	82	435	401	52	186	639
Retail	42	64	77	183	896	139	187	1,222
MSME	613	266	357	1,236	668	68	274	1,010
Corporate	4,931	150	196	5,277	6,020	368	395	6,783
Grand Total	5,917	502	712	7,131	7,985	627	1,042	9,654



Resolution Framework - Standard Restructuring (Domestic)

Asset Quality

(Amt in Rs. Cr)

Category	Outstanding as on 30.06.24			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	310	3,548	-	3,858	385	1.17%
MSME	306	1,250	468	2,024	179	
Corporate & Others	248	-	902	1,150	70	
Total	864	4,798	1,370	7,032	634	

Movement of NPA (Global)

Asset Quality

(Amt in Rs. Cr)

Segment	QE Jun 23	QE Mar 24	QE Jun 24
Opening Balance (Gross NPA)	37,686	30,237	29,183
+ Fresh Slippage	2,379	1,980	1,689
+ Debits in existing NPA accounts	170	58	241
Total Addition	2,549	2,038	1,930
- Cash Recovery	1,120	1,437	1,201
- Upgradation	700	74	884
- Written Off	3,831	1,581	1,312
Total Reduction	5,651	3,092	3,397
Closing Balance (Gross NPA)	34,584	29,183	27,716
Less: Provisions	26,464	22,338	22,014
Net NPA	8,119	6,845	5,702
Recovery in PWO/URI/UCI	326	597	649
Gross cash recovery (Recovery + Upgradation)	2,146	2,108	2,734
Recovery to Slippage Ratio	0.84	1.03	1.42



Sector wise breakup of Fresh Slippages

Asset Quality

(Amt in Rs. Cr)

Sector	QE Jun 23			QE Mar 24			QE Jun 24		
	Gross	Net	% Share	Gross	Net	% Share	Gross	Net	% Share
Retail	747	472	19	506	147	7	588	382	20
Agriculture	1,330	918	36	1,021	626	31	737	530	27
MSME	1,532	920	36	1,259	794	39	1,056	761	39
Corporate	373	190	7	466	440	22	564	229	12
Total Domestic	3,982	2,500	98	3,252	2,007	98	2,945	1902	99
Overseas	48	48	2	57	32	2	29	28	1
Total Global	4,030	2,548	100	3,309	2,039	100	2,973	1,930	100

Sector wise Classification of Gross NPA

Asset Quality

(Amt in Rs. Cr)

Sector	QE Jun 23		QE Mar 24		QE Jun 24	
	Amount	% to total	Amount	% to total	Amount	% to total
Retail	2,258	6	2,240	8	2,412	9
Agriculture	9,533	28	9,540	33	9,537	34
MSME	10,133	29	10,066	34	10,657	39
Corporate	9,288	27	6,983	24	4,737	17
Total Domestic	31,212	90	28,829	99	27,344	99
Overseas	3,370	10	354	1	372	1
Total Global	34,582	100	29,183	100	27,716	100

Asset Quality Ratio (Global)

Asset Quality

(Amt in Rs. Cr)

Particulars	30.06.23	31.03.24	30.06.24
Gross NPA	34,582	29,183	27,716
Net NPA	8,119	6,845	5,702
Gross NPA (%)	6.67	4.98	4.62
Net NPA (%)	1.65	1.22	0.99
Provision Coverage (%)	89.52	90.59	92.11
Slippage Ratio (%)	0.53	0.38	0.35
Credit Cost (%)	0.64	1.48	0.85



Summary of NCLT Cases - Domestic (As on 30.06.24)

Asset Quality

(Amt in Rs. Cr)

Particulars	No of Accounts	Total Book Outstanding	Provision held	Provision (%)
RBI List -1	2	1,432	1,432	100
RBI List -2	8	1,832	1,832	100
Cases filed and admitted in NCLT by our Bank	69	5,770	4,927	85
Cases under admission in NCLT by our Bank	7	646	502	78
Cases filed and admitted in NCLT by other Bank	216	21,573	19,879	92
Cases under admission in NCLT by other Bank	8	1,145	870	76
Total	310	32,398	29,442	91



Capital & Shareholding

(Amt in Rs. Cr)

Particulars	30.06.23	31.03.24	30.06.24
Capital Adequacy - Basel III			
CET-1 Capital	47,909	58,660	57,975
Tier I Capital	50,761	61,512	60,827
Tier II Capital	6,632	8,395	8,043
Total Capital (CRAR)	57,393	69,907	68,870
Risk Weighted Assets	3,67,924	4,12,078	4,25,610
CET-1 (%) including CCB	13.02	14.24	13.62
Tier I (%)	13.80	14.93	14.29
Tier II (%)	1.80	2.03	1.89
Capital Adequacy Basel III (%) (incl CCB)	15.60	16.96	16.18

Particulars	30.06.23	31.03.24	30.06.24
Total Risk Weighted Assets	3,67,924	4,12,078	4,25,610
Credit – RWA	3,07,289	3,46,220	3,64,928
Market – RWA	19,957	25,180	15,030
Operational – RWA	40,678	40,678	45,652

Capital Plan

Capital Raising Plan for FY 25

Additional Tier I Bonds
 ₹ 2500 Crores

Tier II Bonds
 ₹ 2500 Crores

Ratings & Shareholding Pattern

Capital & Shareholding

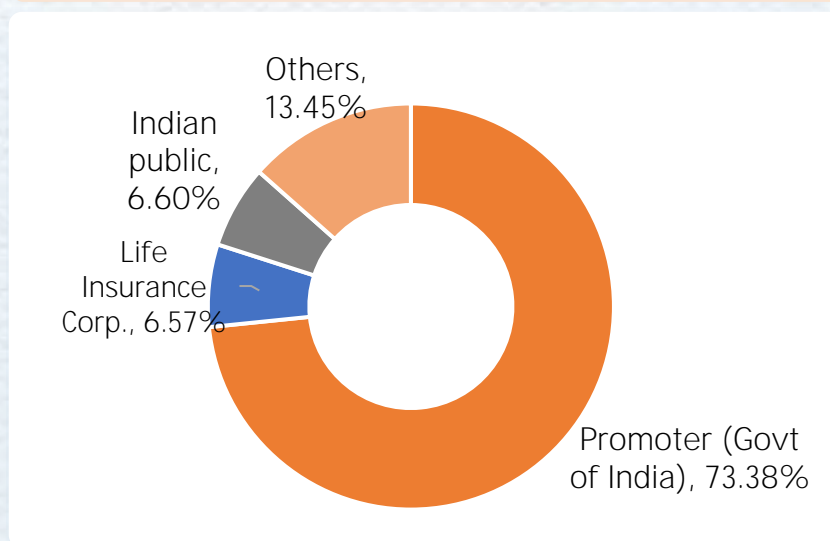
(Amt in Rs. Cr)

Domestic Long Term Rating	
Rating Agency	Rating
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)
CARE Ratings	AA+ (Stable)
Infomeric	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 31.03.24	Shareholding (%) As on 30.06.24
Government of India	73.38	73.38
Life Insurance Corp	6.57	6.57
Indian Public	5.41	6.60
Others	14.64	13.45
Total	100.00	100.00



Customer 360 Unified View

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



E-Platform

Expanding our digital horizon with a suite of 25 RAM products with integrated call center assistance. 15 more products soon to be launched.



BOI Mobile Omni Neo Bank

Banking redefined as we continue to introduce new and exciting features.



Portable UPI QR Sound Box Device

Convenient UPI solution to our existing as well as new merchant customers.



Updated Customer Relationship Module (CRM Next)

Improved platform allows customers to easily submit and track service requests and complaints.



State of the art Executive Dashboard

Provides a 360-degree perspective of the bank's performance for operational excellence.

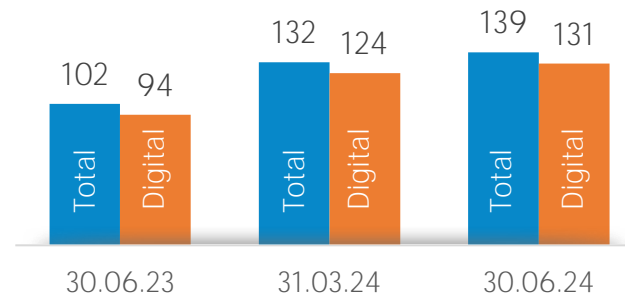


Digital Banking - Alternate Delivery Channels

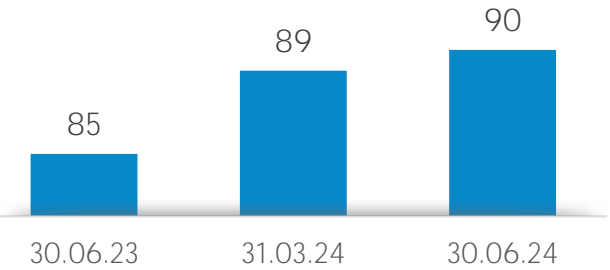
Digital Banking



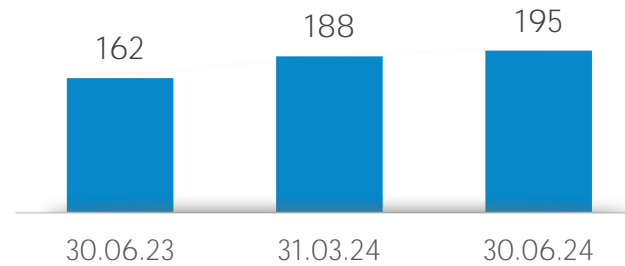
Quarterly Transaction counts (in Cr)



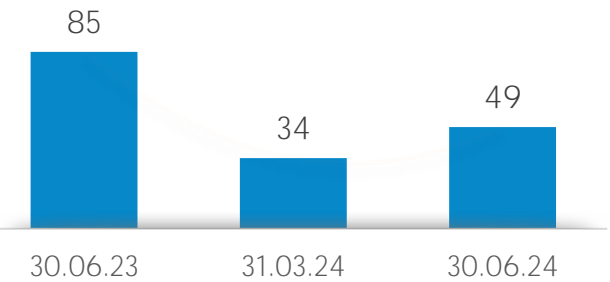
Internet banking Users (in lakhs)



UPI Users (in lakhs)



Mobile banking Users (in lakhs)



Products offered through Digital Platform

Digital Banking

Business Verticals	Products offered thru Digital Platform
Agriculture	KCC – Crop Loan
	Self Help Group
	Gold Loan
	Bhoomihin Kisan card
MSME	MSME up to 10.00 lakh
	Mudra – Kishor
	Mudra - Tarun
	MSME Renewal
Resource	Saving Account
Retail	Star Home Loan
	Vehicle Loan
	Personal Loan
	Star Doctor Plus
	Loan Against Property
	Solar Rooftop Scheme
	Pensioner Loan
	Earnest Money Deposit scheme (Retail)



Other Parameters

(Amt in Rs. Cr)

Categories	No of foreign offices as on 30.06.24	Parameters	QE Jun 23	QE Mar 24	QE Jun 24
Overseas Branches (21)	21	Deposits	1,07,027	1,08,203	1,16,479
Overseas Subsidiaries (4)	23	Advances	85,018	93,203	92,095
Overseas Joint Ventures (1)	1	Business Mix	1,92,045	2,01,406	2,08,574
Representative Offices	1	Total Income	1,665	1,974	2,016
IFSC Banking Unit (IBU)- GIFT	1	Operating Profit	313	307	289
Total No of Foreign Offices	47	Net Profit	281	134	242
		Gross NPA	3,370	354	372
		Net NPA	46	90	106

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

Overseas Subsidiaries and Joint Ventures

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.	250	457	700	1,157	16	7	5
Bank of India (Tanzania) Ltd.	68	472	382	855	14	3	2
Bank of India (Uganda) Ltd.	337	679	463	1,142	24	9	5
PT Bank of India Indonesia, Tbk	1,746	1,870	2,046	3,916	53	21	18
Indo Zambia Bank (JV)	143	4,421	1,751	6,172	175	83	62

Note 1: Business Figures as on 30.06.2024

Note 2: Income & Profit Figures is for 3 months ended 30.06.24

Domestic Subsidiaries and Joint Ventures

Other Parameters

As on 30.06.2024

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 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	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	28.96

Other Parameters

As on 30.06.24 (Amt in Rs. Cr)

S No	Name of the RRB	Area of operation	Business Mix	Profit
1	Aryavart Bank 	Uttar Pradesh	58,724	25
2	Madhya Pradesh Grameen Bank 	Madhya Pradesh	33,314	88
3	Vidharbha Konkan Grameen Bank 	Maharashtra	10,013	18

Branch Network & Global Presence

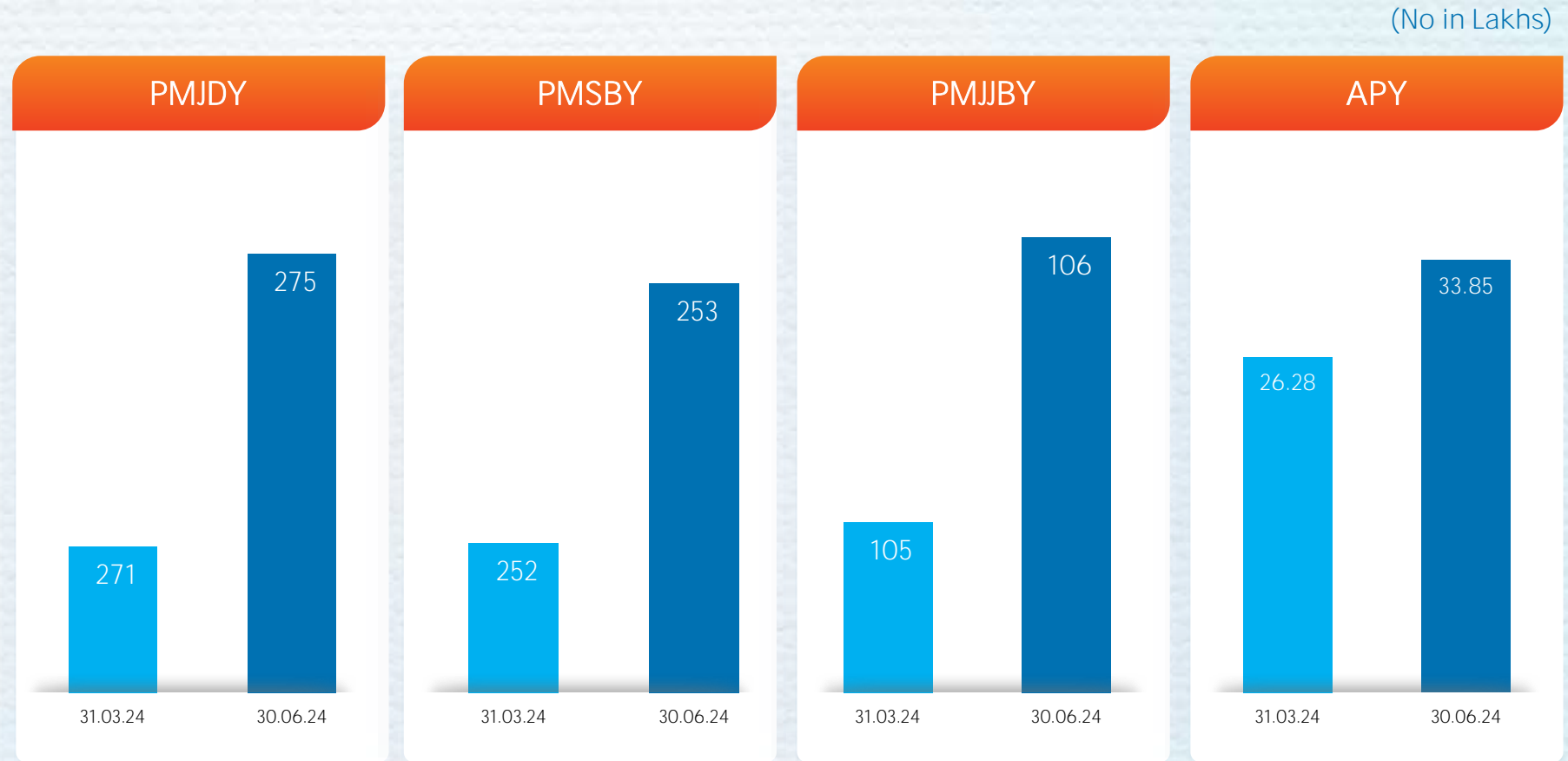
Other Parameters

Branch Network	30.06.24
Domestic Branches	5,155
- Metro	991
- Urban	833
- Semi Urban	1,466
- Rural	1,863
- Digital Banking Units	2
Overseas Branches	22
Total No. of Branches	5,177
No of ATMs & CRA	8,234
No of BCs	21,272
Total No of Customer Touch points	34,683



Inclusive Growth - Social Security Schemes

Other Parameters



Other Parameters

(Amt in Rs. Cr)

No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralised Operations Dept.	69	299
SME City Centre & SME Urban Centre	137	979
Retail Business center	140	893
Star Krishi Vikas Kendra	161	541
Foreign Exchange Back Office	1	87
Transaction Monitoring & KYC AML Department	1	47

Human Resource and business ratios

Parameter	Amount / No. As on 30.06.24
Total No. of Employee	50,555
Female Employees	14,740
Male Employees	35,815
Business Per employee (Rs. lakhs)	2,688
Profit per employee (Annualised) (Rs. lakhs)	13.42



Design of Performance Management (PMS) Tools

Development of various PMS tools – Role allocation, monthly scorecards & review dashboards



Target Setting with data-driven insights

Branch level targets based on market growth potential and catchment area analysis



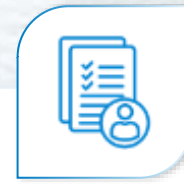
Skill Assessment for talent diagnosis

3000+ questions to be designed across 24 skills to assess existing skillset and gap to market



Building Centers of Excellence (CoEs)

Plan for revamp of Bank's training institutes into CoEs for advanced learning & research



Employee Survey & Diagnostics

Feedback on key HR functions via 26K+ responses, belief audits, telephonic interviews etc.



Unique Roles and customized KRAs

Roles defined for each Branch officer with KRAs customized to individual responsibilities



Employee Wellness Schemes

Assessment of current wellness schemes and identification of gaps to employee aspirations

Environmental, Social & Governance (ESG) Practices



E Environmental

For a Sustainable Future

Dedicated ESG cell for formulating policies and strategies and overseeing progress in its implementation

Bank's Renewable Energy portfolio has zoomed to ₹2,567 Crs

Towards paperless banking: 4.68 lakh accounts opened through e-portal

₹847 Crs invested in Green Bonds

Solar capacity installed at Head Office

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

The head office buildings have installed lightning sensors at all common places, corridors, washrooms.

LED light fittings in all branches for energy conservation.



S social

Inclusion Growth

Over 3.31 lakh street vendors benefitted under PM SVANidhi scheme

2.74 Cr PMJDY accounts; making banking accessible to the most needy
12.5 lakh micro and small enterprises supported under MUDRA scheme

Serving over 37 lakh farmers through various lending schemes

Investing back in communities we serve

28% of CSR funding dedicated to Health, Family and Social Welfare

18 lakh individuals were given counselling through our Financial Literacy and Credit Counselling Centres.

35,000 youth below the poverty line were trained through our 42 Rural Self-Employment Training Institutes (RSETI).

Women Empowerment

8,500 plus girl children supported under Star Angel Scheme

4 lakh women entrepreneurs assisted under various financial schemes

Diversity

Women constitute 28.5% of our workforce

2% of our manpower comprise of differently abled persons

84 of our employees are from sports fraternity, two of whom are representing India in Paris 2024 Summer Olympics



G Governance

Well defined corporate governance policies.

Whistle blower policy enhances 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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