



# BOI

## Performance Analysis

Q2 FY2024-25



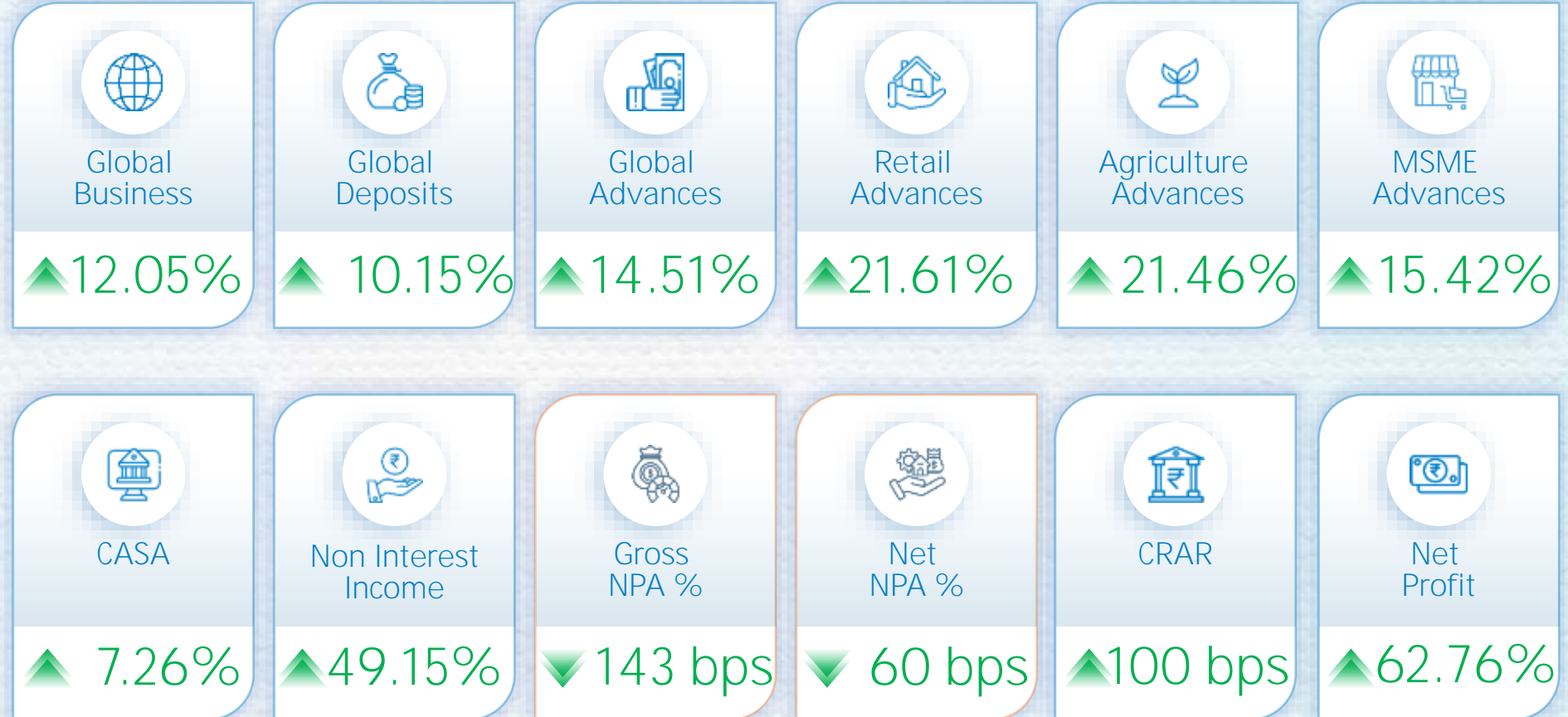


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# Performance Highlights - Q2FY25 - YoY

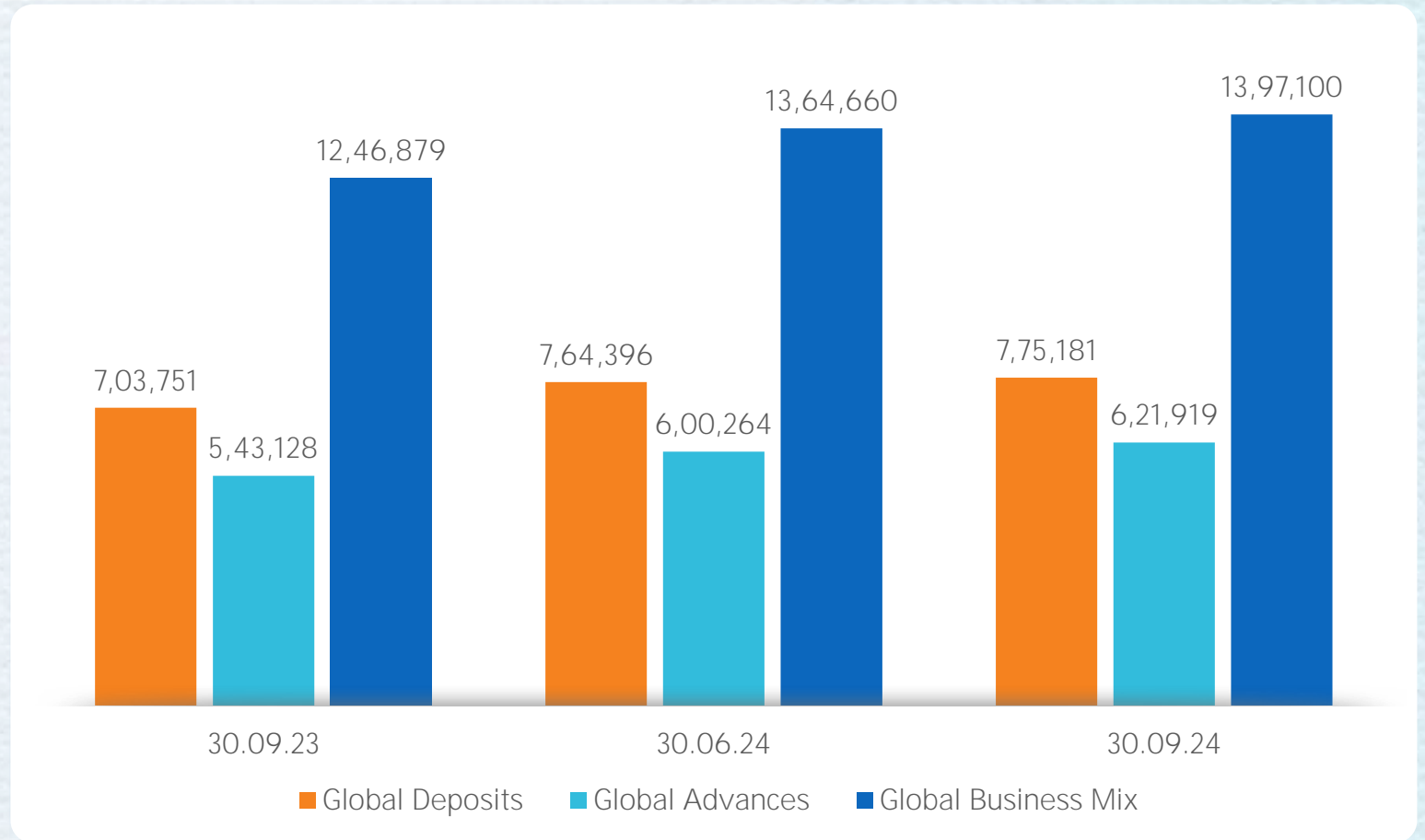
## Key Highlights



## Business Performance



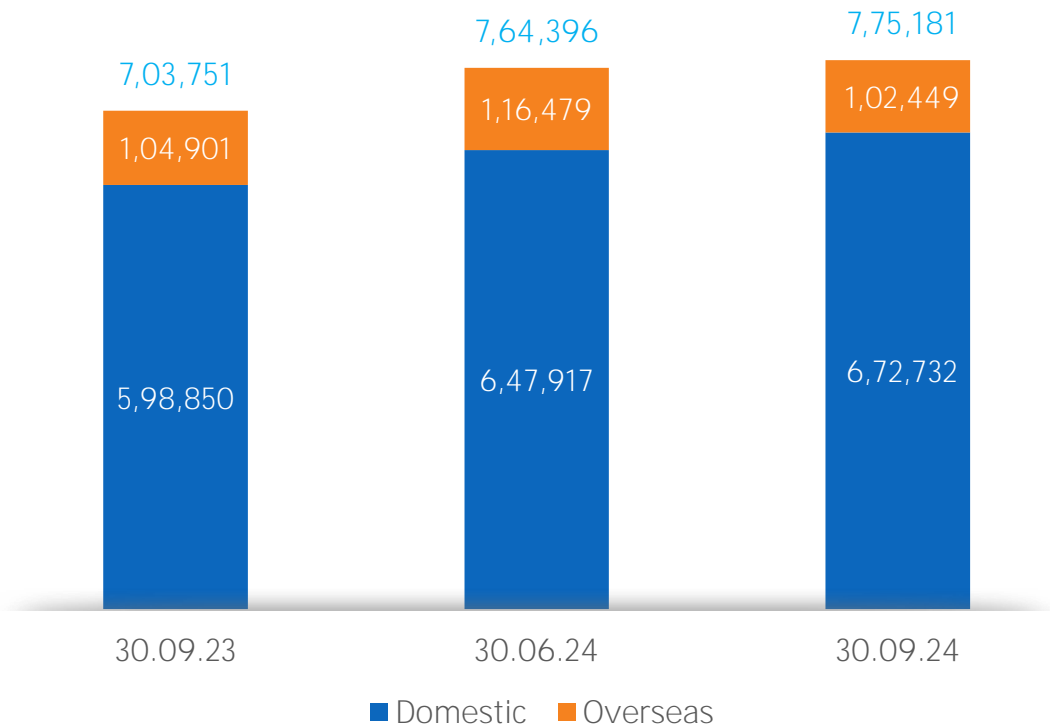
(Amt in Rs. Cr)



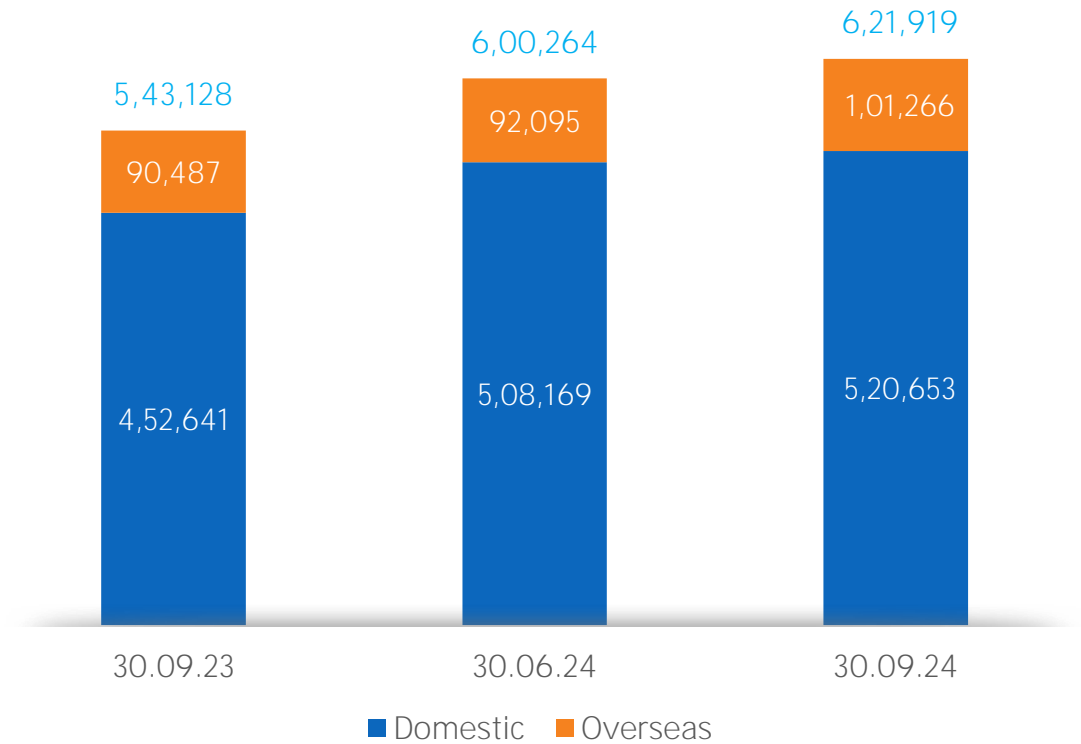
## Business Performance

(Amt in Rs. Cr)

### Domestic & Overseas Deposits



### Domestic & Overseas Advances



# Global Deposits & Advances - Growth

## Business Performance

(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,03,751	7,64,396	7,75,181	10,785	1.41	71,430	10.15
Global Advances	5,43,128	6,00,264	6,21,919	21,655	3.61	78,791	14.51
Global Business Mix	12,46,879	13,64,660	13,97,100	32,440	2.38	1,50,221	12.05

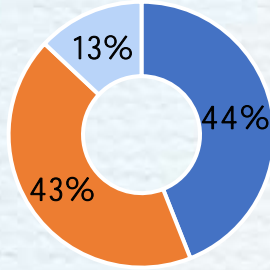


## Business Performance

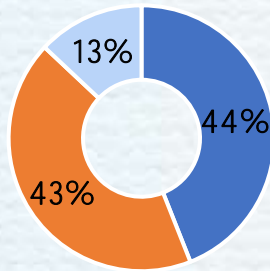
(Amt in Rs. Cr)

Types of Deposits	30.09.23	30.06.24	30.09.24
CASA (Amount)	2,56,956	2,74,973	2,75,618
CASA (%)	43.13	42.68	41.18
Total Term Deposits	3,41,371	3,72,434	3,96,464
Retail Term Deposits (%)	44.39	44.48	45.04
Bulk Deposits (%)	12.77	13.16	14.06

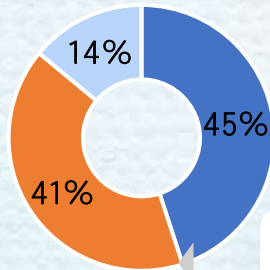
30.09.23



30.06.24



30.09.24



CASA

TD-Bulk Dep.

TD-Retail Dep.

# Composition of Gross Domestic Advances

## Business Performance

(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24	Growth YoY%
Agriculture	77,226	88,924	93,798	21.46
MSME	73,731	80,486	85,097	15.42
Retail	99,924	1,15,183	1,21,517	21.61
RAM	2,50,881	2,84,593	3,00,412	19.74
Corporate & Others	2,01,760	2,23,576	2,20,241	9.16
Gross Domestic Advances	4,52,641	5,08,169	5,20,653	15.03
RAM Advances (%)	55.43	56.00	57.70	

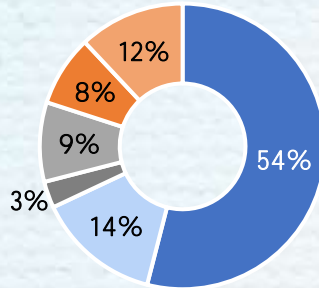




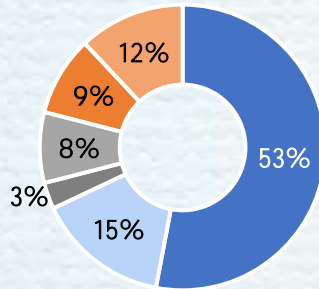
## Business Performance

(Amt in Rs. Cr)

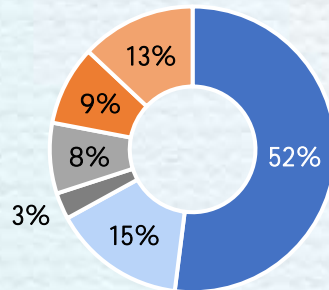
30.09.23



30.06.24



30.09.24



Particulars	30.09.23	30.06.24	30.09.24	Growth YoY (%)
Home loans	53,809	60,652	63,059	17.19
Vehicle loans	14,370	17,311	18,541	29.03
Education loans	3,177	3,473	3,691	16.16
Mortgage loans	8,544	9,256	9,705	13.59
Personal loans	7,812	10,450	11,542	47.75
Others	12,212	14,041	14,980	22.66
<b>Total Retail Loans</b>	<b>99,924</b>	<b>1,15,183</b>	<b>1,21,517</b>	<b>21.61</b>



## Business Performance

(Amt in Rs. Cr)

Particulars	Regulatory Target	30.09.23	30.06.24	30.09.24
ANBC		3,99,803	4,17,871	4,33,105
Priority Sector		1,71,838	1,90,563	1,99,778
% To ANBC	40.00	42.98	45.60	46.13
Agriculture		77,226	88,924	93,798
% To ANBC	18.00	19.32	21.28	21.66
Small & Marginal Farmers		49,906	49,011	50,016
% To ANBC	10.00	12.48	11.73	11.55
Weaker Section		58,791	58,600	59,925
% To ANBC	12.00	14.70	14.02	13.84
Micro Enterprises (PS)		43,550	43,921	45,702
% To ANBC	7.50	10.89	10.51	10.55

# Domestic Credit - Sector Wise Outstanding

## Business Performance



(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24
Infrastructure	65,365	60,330	59,434
Basic Metal & Metal products	15,804	20,289	19,160
Textiles	6,469	6,520	6,729
Gems & Jewellery	3,614	3,108	2,933
Chemicals & Chemical products	6,726	8,740	7,167
Vehicles & Transport equipment	2,378	2,239	2,226
Rubber, Plastic & their products	3,258	3,566	3,717
Construction	4,209	4,324	4,562
Direct Exp to Real Estate Sector	63,572	72,006	75,085
- Residential Mortgage*	61,629	70,145	72,969
- CRE	1,943	1,861	2,116
NBFC (Incl. HFC)	58,074	71,353	61,349

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



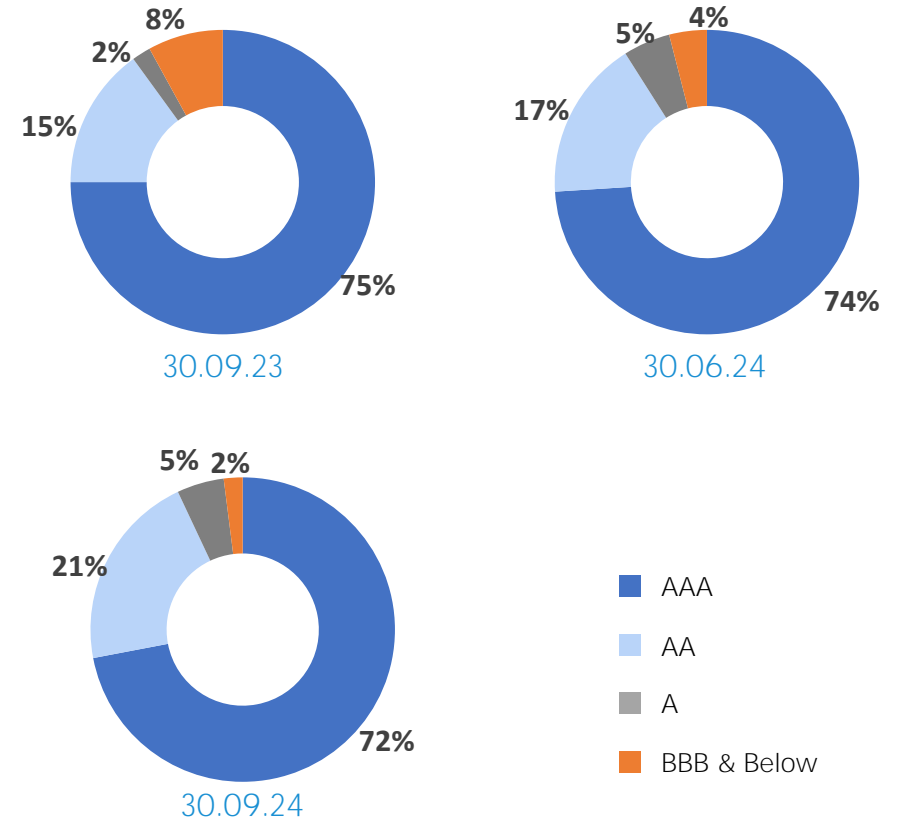
## Business Performance

### NBFC Portfolio

(Amt in Rs. Cr)

Ratings	30.09.23	30.06.24	30.09.24
AAA	53,771	60,270	55,204
AA	10,470	13,752	16,450
A	1,683	4,163	4,040
BBB & Below	6,054	3,111	1,415
<b>Total</b>	<b>71,978</b>	<b>81,296</b>	<b>77,109</b>
Total Global NBFC as % of total Global Outstanding	12.17%	12.54%	11.51%

### NBFC - Rating Distribution



# Global NBFC Portfolio - Rating Profile as on 30.09.24

## Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
NBFC-HFC (%)	24.50%	9.34%	0.27%	0.00%	34.11%
Backed by PSU	14.19%	2.45%	0.00%	0.00%	16.64%
Backed by Bank	3.12%	1.98%	0.00%	0.00%	5.10%
Private	7.19%	4.91%	0.27%	0.00%	12.37%
NBFC-MFI (%)	0.00%	1.25%	0.36%	0.04%	1.65%
Private	0.00%	1.25%	0.36%	0.04%	1.65%
NBFC-OTHERS (%)	47.11%	10.73%	4.60%	1.80%	64.24%
Backed by PSU	25.16%	0.00%	3.60%	0.00%	28.76%
Backed by Bank	2.95%	0.56%	0.00%	0.00%	3.51%
Private	19.00%	10.17%	1.00%	1.80%	31.97%
<b>Grand Total (%)</b>	<b>71.61%</b>	<b>21.32%</b>	<b>5.23%</b>	<b>1.84%</b>	<b>100.00%</b>

# Domestic Advances - Infrastructure Sector Outstanding

## Business Performance

(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24
Power	42,037	35,503	34,868
a) SEBs	17,698	15,217	15,361
- Generation	7,780	6,548	6,448
- Transmission	2,701	2,441	2,323
- Distribution	7,217	6,228	6,590
b) PSUs & Pvt Power Cos	24,339	20,286	19,507
Roads and Ports	16,328	17,464	17,498
Telecom	359	375	373
Other Infrastructure	6,641	6,988	6,695
<b>Total</b>	<b>65,365</b>	<b>60,330</b>	<b>59,434</b>

### 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

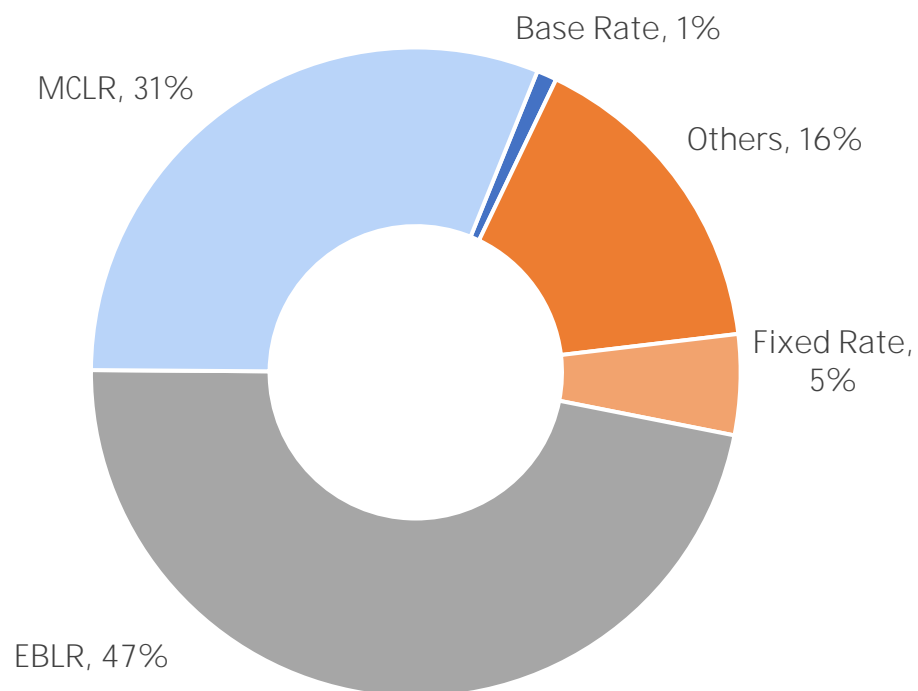







# Benchmark wise Distribution of Advances - Standard Domestic

## Business Performance

(Amt in Rs. Cr)



 Benchmark Rates	 Standard Advances as on 30.09.24	 Share (%)
Base Rate	1,838	0.37
MCLR	1,52,551	30.91
EBLR	2,32,439	47.09
Fixed Rate*	25,601	5.19
Others	81,153	16.44
<b>Grand Total</b>	<b>4,93,582</b>	<b>100.00</b>

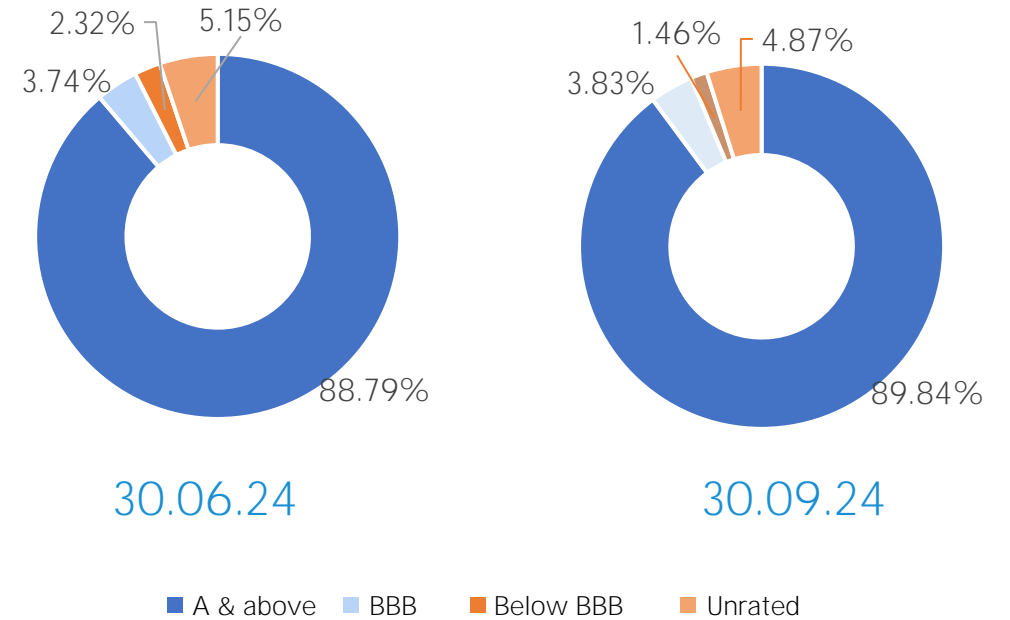
\* Fixed Rate loans includes Loan against TDR, etc.

# External Ratings wise Distribution of Standard Corporate Advances

## Business Performance



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



As on 30.09.24, Investment grade accounts form 95% of our Standard Corporate advances portfolio

## Business Performance

(Amt in Rs. Cr)

Particulars	As on 30.06.24					As on 30.09.24				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	22,318	1,40,789	27,144	-	1,90,251	19,506	1,56,252	39,975	-	2,15,733
of which Govt Securities	22,318	1,40,789	27,144	-	1,90,251	19,506	1,56,252	39,975	-	2,15,733
Non SLR Investments	9,300	25,885	3,887	3,764	42,836	9,355	26,553	5,034	3,813	44,755
M Duration	2.54	-	3.80	-	-	2.01	-	2.92	-	-
<b>Total</b>	<b>31,618</b>	<b>1,66,674</b>	<b>31,031</b>	<b>3,764</b>	<b>2,33,087</b>	<b>28,861</b>	<b>1,82,805</b>	<b>45,009</b>	<b>3,813</b>	<b>2,60,488</b>



# Net Interest Income (Global)

## Financial Performance

(Amt in Rs. Cr)

Particulars	QE Sep 23	QE Jun 24	QE Sep 24	YoY (%)	HY Sep 23	HY Sep 24	YoY (%)
Interest Income	14,971	16,938	17,355	16	29,330	34,293	17
a. Advances	10,588	11,994	12,068	14	20,269	24,062	19
b. Investments	3,483	4,040	4,295	23	6,959	8,335	20
c. Money Market Operations & Others	900	904	992	10	2,102	1,896	-10
Interest Expended	9,231	10,663	11,369	23	17,677	22,032	25
a. Deposits	7,716	8,819	9,448	22	14,778	18,267	24
b. Borrowings	1,320	1,639	1,636	24	2,508	3,275	31
c. Subordinated Bonds & Others	195	205	285	46	391	490	25
Net Interest Income	5,740	6,275	5,986	04	11,653	12,261	05

# Non Interest Income (Global)

## Financial Performance

(Amt in Rs. Cr)

Particulars	QE Sep 23	QE Jun 24	QE Sep 24	YoY (%)
a. Commission, Exchange & Brokerage	415	322	418	1
b. Cross Selling (Third Party Commission)	53	48	85	60
c. Commission from Govt. Business	15	10	22	46
d. Profit from Sale and Revaluation of Investments	81	166	730	801
e. Profit from Exchange Transactions	108	62	72	-33
f. Recovery In W/o accounts	560	202	685	22
g. Profit on Sale to ARC	65	16	-	-
h. Other Non Interest Income	391	476	506	29
<b>Total Non-Interest Income</b>	<b>1,688</b>	<b>1,302</b>	<b>2,518</b>	<b>49</b>

HY Sep 23	HY Sep 24	YoY (%)
726	740	2
85	133	57
28	32	15
377	897	138
291	134	-54
743	887	19
65	1	-98
836	996	14
<b>3,151</b>	<b>3,820</b>	<b>21</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

Particulars					(Amt in Rs. Cr)		
	QE Sep 23	QE Jun 24	QE Sep 24	YoY (%)	HY Sep 23	HY Sep 24	YoY (%)
Operating Profit	3,756	3,677	4,147	10	7,508	7,825	4
Provisions for							
- Bad & Doubtful (NPA)	678	1,216	1,427	111	1,455	2,643	82
- Non Performing Investment (NPI)	-33	-282	-0	-	-96	-282	193
- Standard Assets & Others	173	359	-384	-	284	-25	-109
Profit Provisions before Tax (PBT)	818	1,293	1,043	27	1,643	2,336	42
Profit before Tax (PBT)	2,937	2,384	3,104	6	5,865	5,488	-6
Taxation	1,479	681	731	-50	2,856	1,412	-50
Net Profit (PAT)	1,458	1,703	2,374	63	3,009	4,076	35



# Key Financial Ratios (Global)

## Financial Performance

Particulars	QE Sep 23	QE Jun 24	QE Sep 24	HY Sep 23	HY Sep 24
Yield on Advances (%)	8.54	8.60	8.45	8.32	8.52
Yield on Investments (%)	6.74	7.13	7.10	6.77	7.11
Yield on Funds (%)	7.38	7.65	7.55	7.23	7.46
Cost of Deposits (%)	4.49	4.82	4.95	4.35	4.88
Cost of Funds (%)	4.55	4.81	4.94	4.36	4.79
Net Interest Margin (NIM) (%)	3.08	3.07	2.82	3.05	2.94
- Domestic NIM (%)	3.47	3.42	3.14	3.42	3.28
- Overseas NIM (%)	1.22	1.25	1.17	1.29	1.21
Cost to Income Ratio (%)	49.44	51.47	51.22	49.29	51.34
Credit Deposit Ratio	77.18	78.53	80.23	77.18	80.23
Return on Assets (%)	0.64	0.70	0.94	0.68	0.82
Return on Equity (%)	12.87	13.48	16.33	13.74	14.24
Credit Cost (Annualised) (%)	0.54	0.85	0.97	0.58	0.91
Book Value Per Share (Tangible) (Rs)	113.28	124.87	130.47	113.28	130.47
Book Value Per Share (Rs)	126.59	131.75	137.37	126.59	137.37

## Asset Quality

(Amt in Rs. Cr)

Sectoral	As on 30.09.23		As on 30.06.24		As on 30.09.24	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	5,11,409	94.16	5,72,548	95.38	5,94,463	95.59
Gross NPA	31,719	5.84	27,716	4.62	27,456	4.41
- Sub-Standard	5,611	1.03	4,191	0.70	4,402	0.71
- Doubtful	14,960	2.75	12,558	2.09	12,289	1.97
- Loss	11,148	2.05	10,967	1.83	10,765	1.73
Gross Advances	5,43,128	100.00	6,00,264	100.00	6,21,919	100.00

# SMA - Rs. 5 Cr & above

## Asset Quality

(Amt in Rs. Cr)

Position of Rs. 5.00 crores & above						
SMA Category	30.09.23		30.06.24		30.09.24	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	3,986	0.78	7,985	1.40	2,018	0.34
SMA-1	516	0.10	627	0.11	3,268	0.55
SMA-2	1220	0.24	1042	0.18	2,370	0.40
<b>Grand Total</b>	<b>5,722</b>	<b>1.12</b>	<b>9,654</b>	<b>1.69</b>	<b>7,656</b>	<b>1.29</b>

Sector-wise SMA	30.06.24				30.09.24			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	393	67	213	673	292	41	164	497
Retail	216	48	82	346	174	64	73	312
MSME	1,384	153	461	1,998	825	199	515	1,539
Corporate	5,992	359	285	6,636	727	2,963	1,618	5,308
<b>Grand Total</b>	<b>7,985</b>	<b>627</b>	<b>1,042</b>	<b>9,654</b>	<b>2,018</b>	<b>3,268</b>	<b>2,370</b>	<b>7,656</b>





# Movement of NPA (Global)

## Asset Quality

(Amt in Rs. Cr)

Segment	QE Sep 23	QE Jun 24	QE Sep 24
Opening Balance (Gross NPA)	34,583	29,183	27,716
+ Fresh Slippage	1,560	1,689	2,357
+ Debits in existing NPA accounts	90	241	189
<b>Total Addition</b>	<b>1,650</b>	<b>1,930</b>	<b>2,546</b>
- Cash Recovery	1,455	1,201	1,523
- Upgradation	183	884	246
- Written Off	2,876	1,312	1,037
<b>Total Reduction</b>	<b>4,514</b>	<b>3,397</b>	<b>2,806</b>
Closing Balance (Gross NPA)	31,719	27,716	27,456
Less: Provisions	23,741	22,014	21,807
<b>Net NPA</b>	<b>7,978</b>	<b>5,702</b>	<b>5,649</b>
Recovery in URI/UCI	362	649	399
<b>Gross cash recovery (Recovery + Upgradation)</b>	<b>2,000</b>	<b>2,734</b>	<b>2,168</b>



# Sector wise breakup of Fresh Slippages

## Asset Quality

(Amt in Rs. Cr)

Particulars	QE Sep 23	% Share	QE Jun 24	% Share	QE Sep 24	% Share
Retail	118	7	382	20	211	8
Agriculture	650	39	530	28	702	28
MSME	574	35	761	39	475	19
Corporate	216	13	229	12	1,094	43
Total Domestic	1,556	94	1902	99	2,482	98
Overseas	94	6	28	1	64	2
Total Global	1,652	100	1,930	100	2,546	100

# Sector wise Classification of Gross NPA

## Asset Quality

(Amt in Rs. Cr)

Sector	QE Sep 23		QE Jun 24		QE Sep 24	
	Amount	% to total	Amount	% to total	Amount	% to total
Retail	2,251	7	2,412	9	2,418	9
Agriculture	9,704	31	9,537	34	9,488	35
MSME	10,301	32	10,657	39	10,644	39
Corporate	9,119	29	4,737	17	4,521	16
Total Domestic	31,375	99	27,344	99	27,071	99
Overseas	344	1	372	1	385	1
Total Global	31,719	100	27,716	100	27,456	100



# Asset Quality Ratio (Global)

## Asset Quality

(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24
Gross NPA	31,719	27,716	27,456
Net NPA	7,978	5,702	5,648
Gross NPA (%)	5.84	4.62	4.41
Net NPA (%)	1.54	0.99	0.94
Provision Coverage (%)	89.58	92.11	92.22
Slippage Ratio (%)	0.34	0.35	0.44
Credit Cost (%)	0.54	0.85	0.97



# Summary of NCLT Cases - Domestic (As on 30.09.24)

## Asset Quality

(Amt in Rs. Cr)

Particulars	No of Accounts	Total Book Outstanding	Provision held	Provision (%)
RBI List -1	2	1,428	1,428	100
RBI List -2	8	1,825	1,825	100
Cases filed and admitted in NCLT by our Bank	69	5,735	4,893	85
Cases under admission in NCLT by our Bank	6	682	521	76
Cases filed and admitted in NCLT by other Bank	222	21,571	20,002	93
Cases under admission in NCLT by other Bank	3	437	408	93
<b>Total</b>	<b>310</b>	<b>31,678</b>	<b>29,077</b>	<b>92</b>



*Cash Recovery in NCLT Accounts: ₹ 932 Cr in HY SEP 24*

## Capital & Shareholding

(Amt in Rs. Cr)

Particulars	30.09.23	30.06.24	30.09.24
Capital Adequacy - Basel III			
CET-1 Capital	47,824	57,975	58,527
Tier I Capital	50,676	60,827	61,379
Tier II Capital	8,633	8,043	10,628
Total Capital (CRAR)	59,310	68,870	72,006
Risk Weighted Assets	3,79,509	4,25,610	4,32,908
CET-1 (%) including CCB	12.60	13.62	13.52
Tier I (%)	13.35	14.29	14.18
Tier II (%)	2.28	1.89	2.45
Capital Adequacy Basel III (%) (incl CCB)	15.63	16.18	16.63

Particulars	30.09.23	30.06.24	30.09.24
Total Risk Weighted Assets	3,79,509	4,25,610	4,32,908
Credit – RWA	3,16,860	3,64,928	3,69,880
Market – RWA	21,971	15,030	17,376
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)

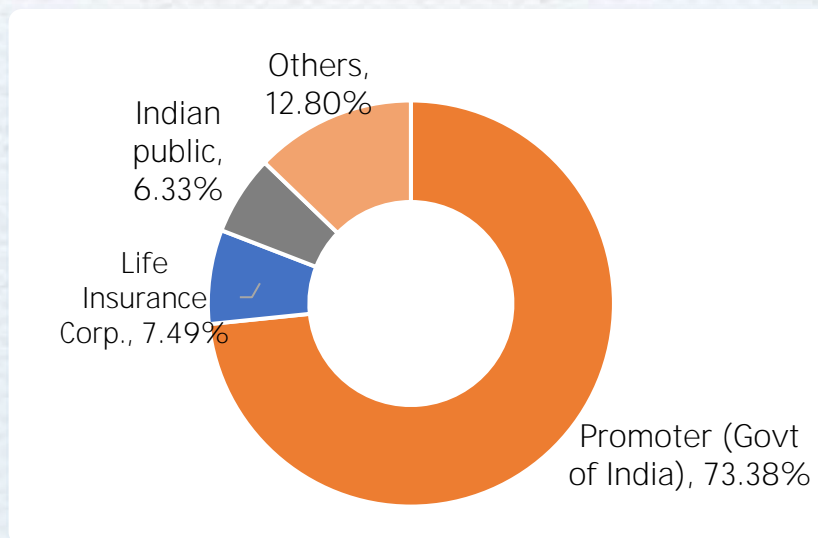
### Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

### Overseas Rating

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

Particulars	Shareholding (%) As on 30.06.24	Shareholding (%) As on 30.09.24
Government of India	73.38	73.38
Life Insurance Corp	6.57	7.49
Indian Public	6.60	6.33
Others	13.45	12.80
<b>Total</b>	<b>100.00</b>	<b>100.00</b>



Shareholding as on 30.09.24





## 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. 10 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



## 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



Insurance



Mutual Funds



Government Schemes



Doorstep Banking



Account Transfer



Pension



Demat



Sovereign Gold Bond



Tax



BOI Mobile  
Omni Neo Bank

Over 340 services available  
from any mobile device



BOI Omni Neo  
Internet Banking

Access to 168 services online,  
with 250 on the horizon





## Project Aditya

### Modernization of Datawarehouse & Data Lake Platform

- Advance Analytics Capabilities
- Business Intelligence Dashboard
- Data Governance Platform



## Project TechNxt

### Digital & IT Transformation Project

- Scaling up digital adoption
- Refining existing journeys under app, web and branch assisted
- Improving TAT and managing drop off effectively
- Building effective ecosystem with Fintechs
- Redefining IT organization structure & enterprise architecture
- Up-skilling of IT staff
- IT Governance
- Setting up of Resiliency Operation Centre (ROC) for monitoring critical applications 24\*7



## Intelligent Process Automation

### Automating manual & repetitive tasks

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

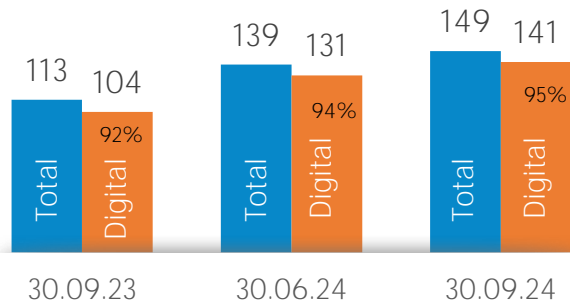


# Digital Banking - Alternate Delivery Channels

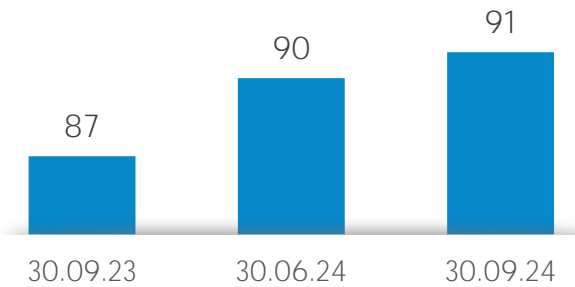
## Digital Banking



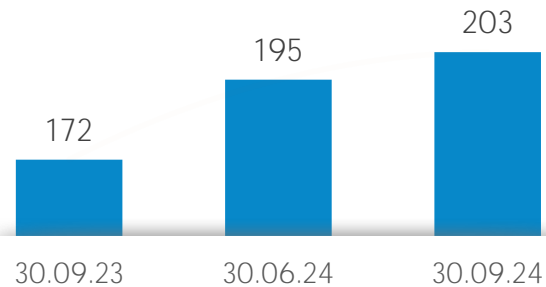
### Quarterly Transaction counts (in Cr)



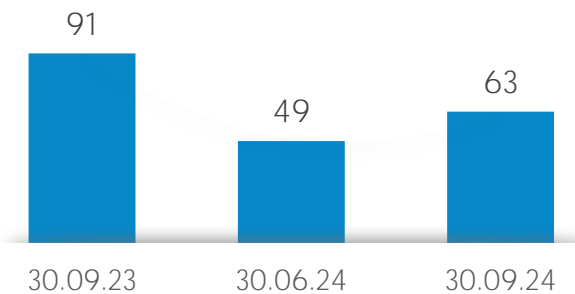
### Internet banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile banking Users (in lakhs)





# Major 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)	





## 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 - Runner Up in  
Special Mention Category for  
Best IT Risk Management in 2023

NCIIPC – Critical  
Information  
Infrastructure

DSCI Runner-up Award  
for Best Cyber Security  
Practices in 2022

Advanced  
category  
Bitsight Score

## Other Parameters

(Amt in Rs. Cr)

Categories	No of foreign offices as on 30.09.24
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>

Parameters	QE Sep 23	QE Jun 24	QE Sep 24
Deposits	1,04,901	1,16,479	1,02,449
Advances	90,487	92,095	1,01,266
Business Mix	1,95,388	2,08,574	2,03,715
Total Income	1,822	2,016	2,197
Operating Profit	281	289	395
Net Profit	155	242	302
Gross NPA	344	372	385
Net NPA	97	106	108

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.	264	481	750	1,231	34	16	9
Bank of India (Tanzania) Ltd.	66	466	376	842	28	6	3
Bank of India (Uganda) Ltd.	341	667	461	1,128	53	23	13
PT Bank of India Indonesia, Tbk	1,900	1,744	2,136	3,880	120	32	25
Indo Zambia Bank (JV)	131	4,554	1,731	6,285	330	166	122

\* Business Figures as on 30.09.2024

# Income & Profit Figures is for HY ended 30.09.24



# Domestic Subsidiaries, Associates and Joint Ventures




## Other Parameters

As on 30.09.2024

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.	<b>Merchant Banking activities</b>	10.00	100.00
2	BOI Shareholding Ltd.	<b>Depository Participants activities for NSDL &amp; CDSL, Corporate BSA Activity for Bank of India</b>	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	<b>Mutual Fund business</b>	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 30.09.24)	Profit (HY Sep 24)
1	Aryavart Bank 	Uttar Pradesh	59,783	32
2	Madhya Pradesh Grameen Bank 	Madhya Pradesh	34,091	160
3	Vidharbha Konkan Grameen Bank 	Maharashtra	10,118	30

## Other Parameters

Branch Network	30.06.24	30.09.24	Change
Domestic Branches	5,155	5,191	36
- Metro	991	992	1
- Urban	833	836	3
- Semi Urban	1,466	1,493	27
- Rural	1,863	1,868	5
- Digital Banking Units	2	2	-
Overseas Branches	22	22	-
Total No. of Branches	5,177	5,213	36
No of ATMs & CRA	8,234	8,235	1
No of BCs	21,272	22,547	1275
Total No of Customer Touch points	34,683	35,995	1312



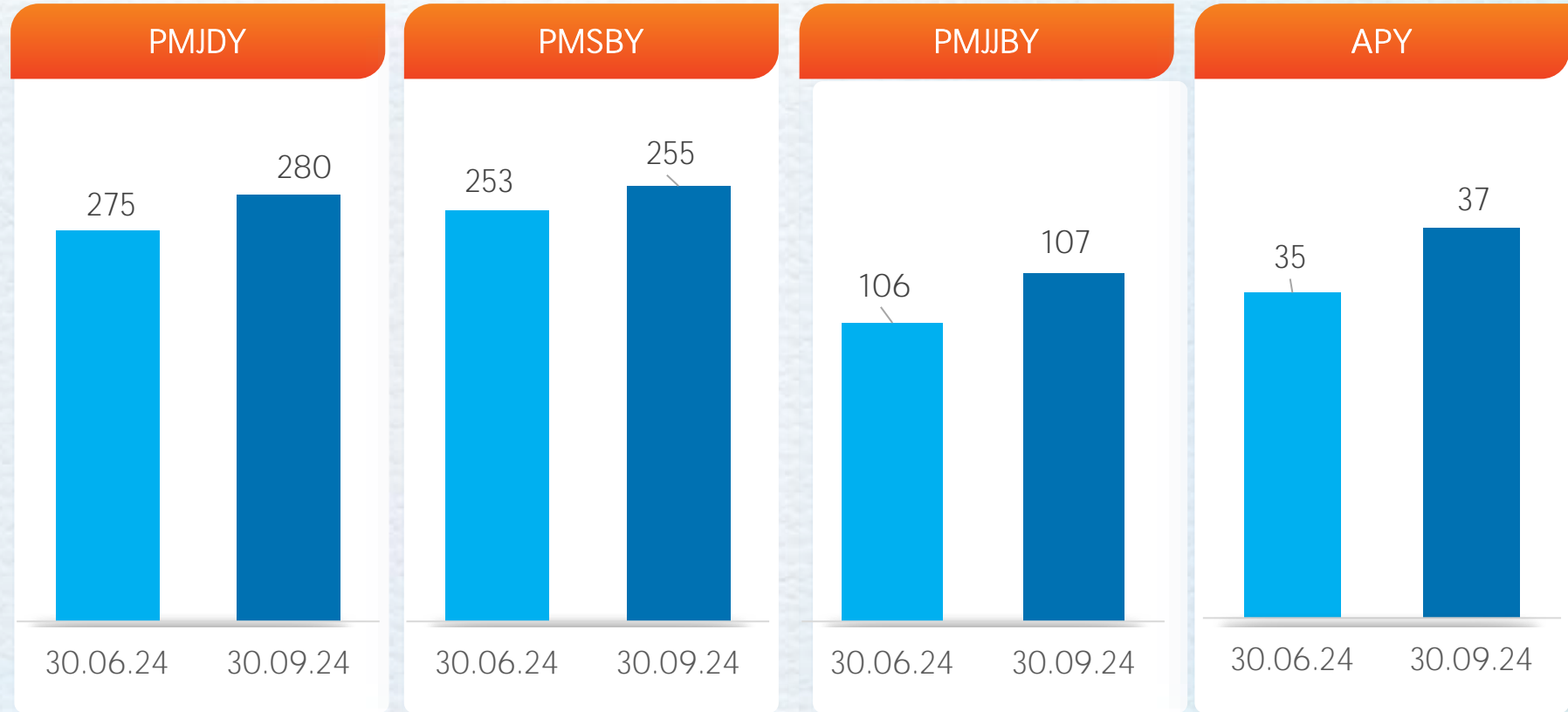


# Inclusive Growth - Social Security Schemes

## Other Parameters



(No in Lakhs)



## Other Parameters

### No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	69	283
SME City Centre & SME Urban Centre	138	980
Retail Business center	140	896
Star Krishi Vikas Kendra	161	559
Foreign Exchange Back Office	1	89
Transaction Monitoring & KYC AML Department	1	48

### Human Resource and business ratios

Parameter	Amount / No. As on 30.09.24
Total No. of Employee	50,575
Female Employees	14,775
Male Employees	35,800
Business Per employee (Rs. lakhs)	2,750 (2,688 as on Jun 24)
Profit per employee (Annualized) (Rs. lakhs)	18.69 (13.44 as on Jun 24)



## 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)

## E Environmental

### For a Sustainable Future

Dedicated ESG cell

Renewable Energy exposure ₹4,969 Crs

Paperless banking: 6.33 lakh accounts opened through e-portal, eliminating around 40 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 lightning sensors

Bank is reporting its scope 1 & scope 2 emissions quarterly

## S Social

### Inclusion 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

60% of CSR funding to Health, Family and Social Welfare

28 lakh individuals counseled thru FLCC Centers

3.67 lakh youth trained through our 42 RSETIs

### Women Empowerment Diversity

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

Women constitute 29.2% of our workforce

2.5% of our staff comprises of differently abled persons

83 of our employees from sports fraternity and two represented India in Paris 2024 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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# 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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