

संदर्भ क्र. Ref No.:HO:IRC:UR:2025-26:148

दिनांक Date: 29.07.2025

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

महोदय/महोदया Dear Sir / Madam,

Investor's Presentation-
Unaudited (Reviewed) Financial Results (Standalone & Consolidated)
for the 1st Quarter ended 30.06.2025

We enclose copy of Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 1st Quarter ended 30.06.2025.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,

(Rajesh V Upadhya)
कंपनी सचिव Company Secretary



Classification: **Internal**

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प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
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Performance Analysis

Q1 FY2025-26



Table of Contents



Key Highlights

▶ 03



Business Performance

▶ 4 - 17



Financial Performance

▶ 18 - 22



Asset Quality

▶ 23 - 30



Capital & Share Holding

▶ 31 - 32



Digital Banking, ESG, etc.

▶ 33 - 49

Performance Highlights - Q1FY26 – YoY



Global
Business

▲ 10.37%



Global
Deposits

▲ 9.07%



Global
Advances

▲ 12.02%



Retail
Advances

▲ 19.62%



Agriculture
Advances

▲ 12.19%



MSME
Advances

▲ 17.36%



Non-Interest
Income

▲ 66.37%



Operating
Profit

▲ 9.03%



Net Profit

▲ 32.27%



RoA

▲ 12 bps



Gross NPA

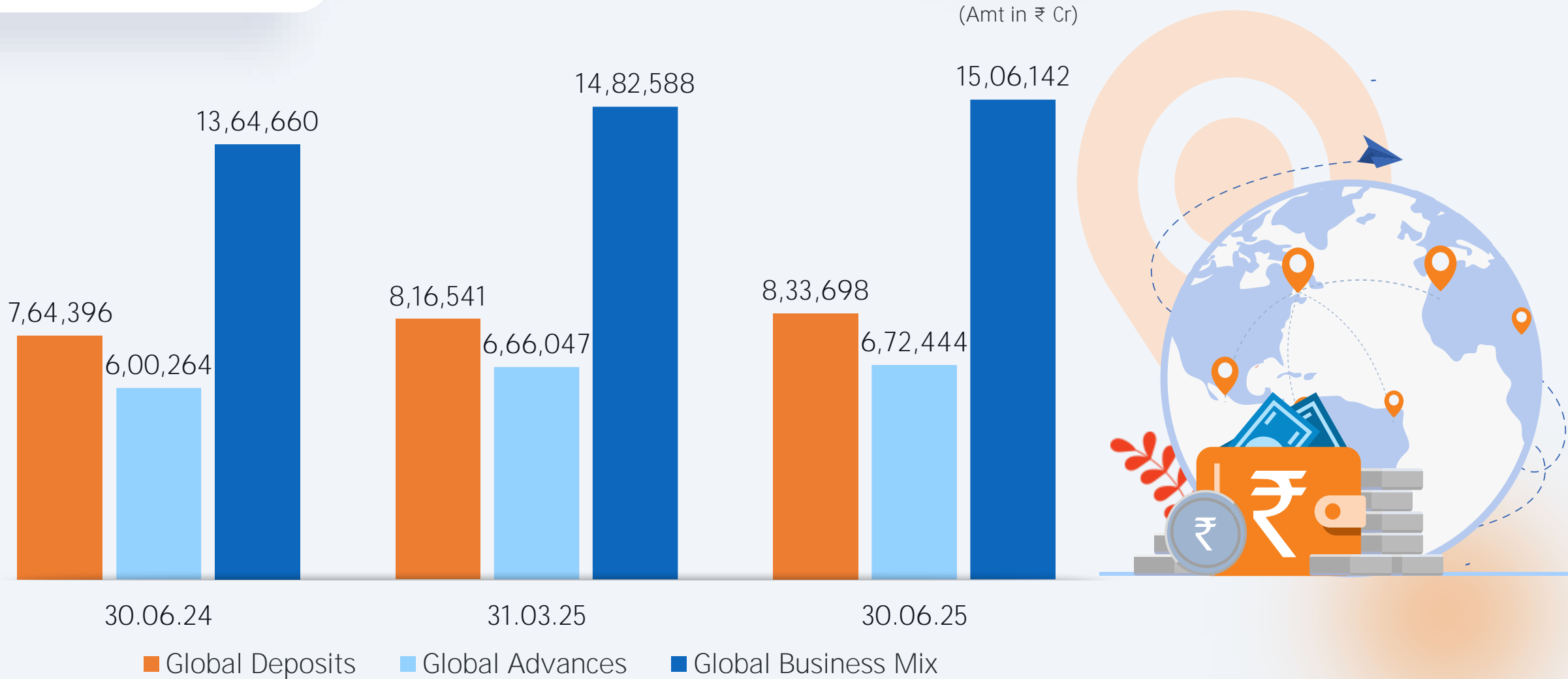
▼ 170 bps



Net NPA

▼ 24 bps

Business Performance

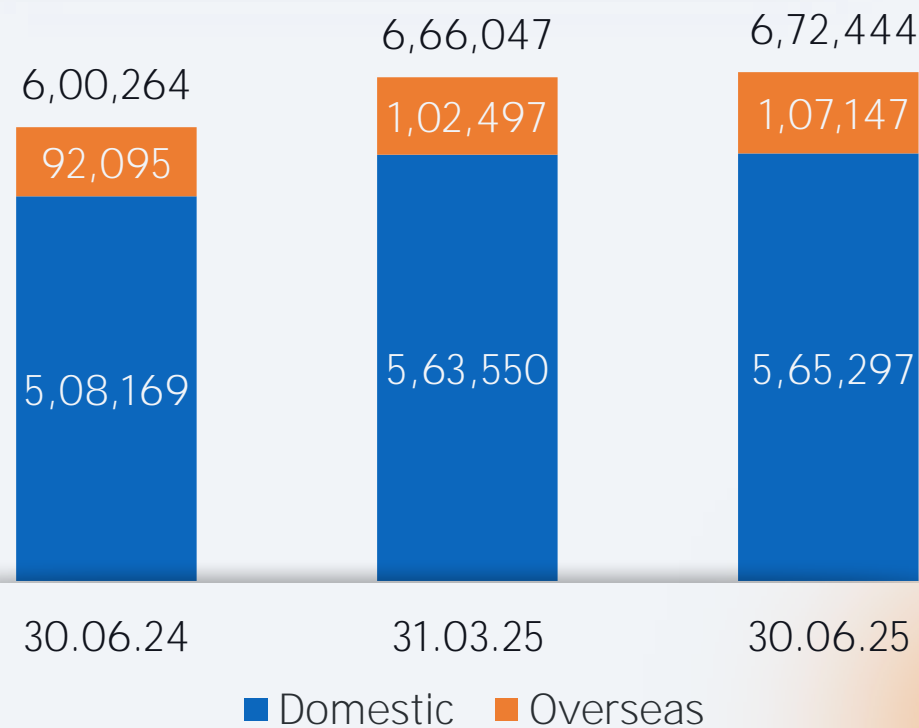
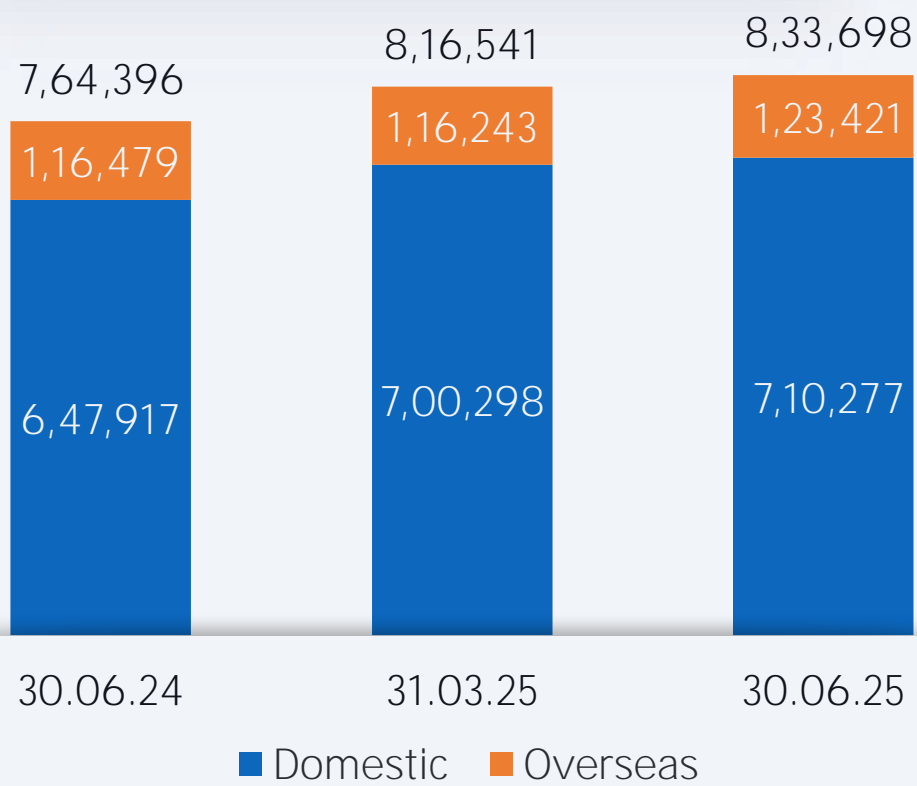


Business Performance

(Amt in ₹ Cr)

Domestic & Overseas Deposits

Domestic & Overseas Advances



Business Performance

(Amt in ₹ Cr)

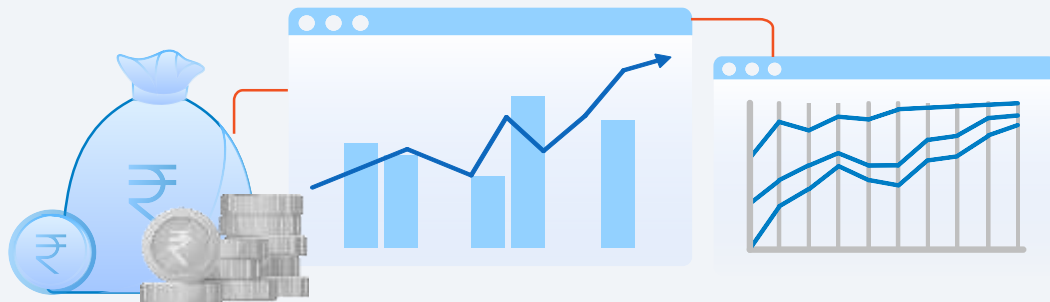
Particulars	30.06.24	31.03.25	30.06.25	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,64,396	8,16,541	8,33,698	17,157	2.10	69,302	9.07
Global Advances	6,00,264	6,66,047	6,72,444	6,397	0.96	72,180	12.02
Global Business Mix	13,64,660	14,82,588	15,06,142	23,554	1.59	1,41,482	10.37

Domestic Deposits

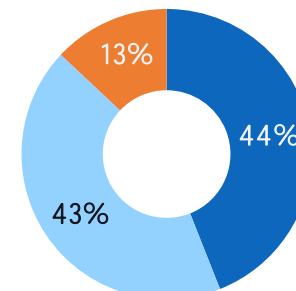
Business Performance

(Amt in ₹ Cr)

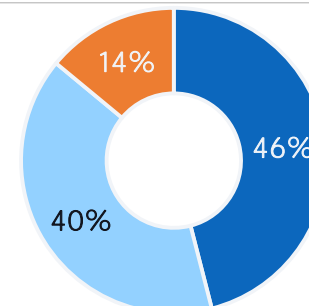
Types of Deposits	30.06.24	31.03.25	30.06.25
CASA (Amount)	2,74,973	2,80,316	2,81,846
CASA (%)	42.68	40.29	39.88
Total Term Deposits	3,69,284	4,15,447	4,24,952
Retail Term Deposits (%)	44.63	45.89	46.49
Bulk Deposits (%)	12.69	13.82	13.63



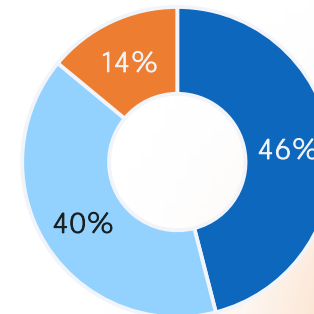
30.06.24



31.03.25



30.06.25



CASA | TD-Bulk Dep. | TD-Retail Dep.

Composition Of Gross Domestic Advances

Business Performance

(Amt in ₹ Cr)

Particulars	30.06.24	31.03.25	30.06.25	Growth YoY%
Agriculture	86,765	98,338	97,358	12.21
MSME	79,168	90,639	92,908	17.36
Retail	1,15,185	1,33,699	1,37,782	19.62
RAM*	2,81,118	3,22,676	3,28,048	16.69
Corporate & Others	2,27,051	2,40,874	2,37,249	4.49
Gross Domestic Advances	5,08,169	5,63,550	5,65,297	11.24
RAM Advances (%)	55.32	57.26	58.03	

* Excluding RIDF, PSLC and SIDBI Bonds

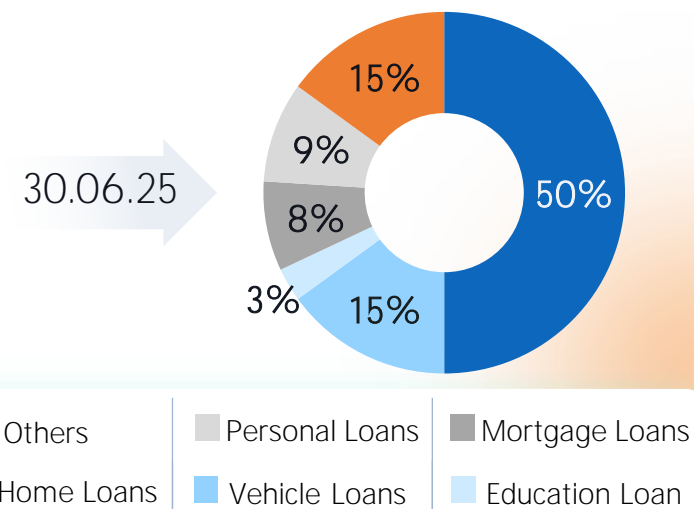
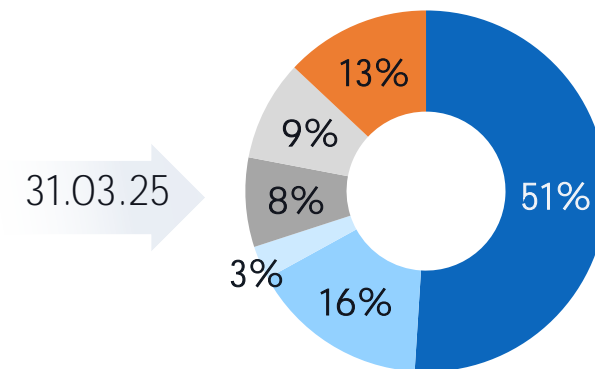


Business Performance

(Amt in ₹ Cr)

Particulars	30.06.24	31.03.25	30.06.25	Growth YoY (%)
Home loans	60,700	67,826	69,197	14.00
Vehicle loans	17,265	20,828	21,001	21.64
Education loans	3,473	3,969	3,846	10.74
Mortgage loans	9,256	10,758	10,762	16.27
Personal loans	10,450	12,670	12,721	21.73
Others*	14,041	17,648	20,255	44.26
Total Retail Loans	1,15,185	1,33,699	1,37,782	19.62

* Includes Staff Loans, Gold Loans, Loan against Deposits, etc.



Business Performance

(Amt in ₹ Cr)

Particulars	Regulatory Target	30.06.24	31.03.25	30.06.25
ANBC		4,17,871	4,73,348	4,96,531
Priority Sector		1,90,563	2,13,227	2,28,842
% To ANBC	40.00	45.60	45.05	46.09
Agriculture*		88,924	1,00,126	99,025
% To ANBC	18.00	21.28	21.15	19.94
Small & Marginal Farmers		49,011	58,185	67,751
% To ANBC	10.00	11.73	12.29	13.64
Weaker Section		58,600	73,573	84,821
% To ANBC	12.00	14.02	15.54	17.08
Micro Enterprises (PS)		43,921	46,215	48,265
% To ANBC	7.50	10.51	9.76	9.72

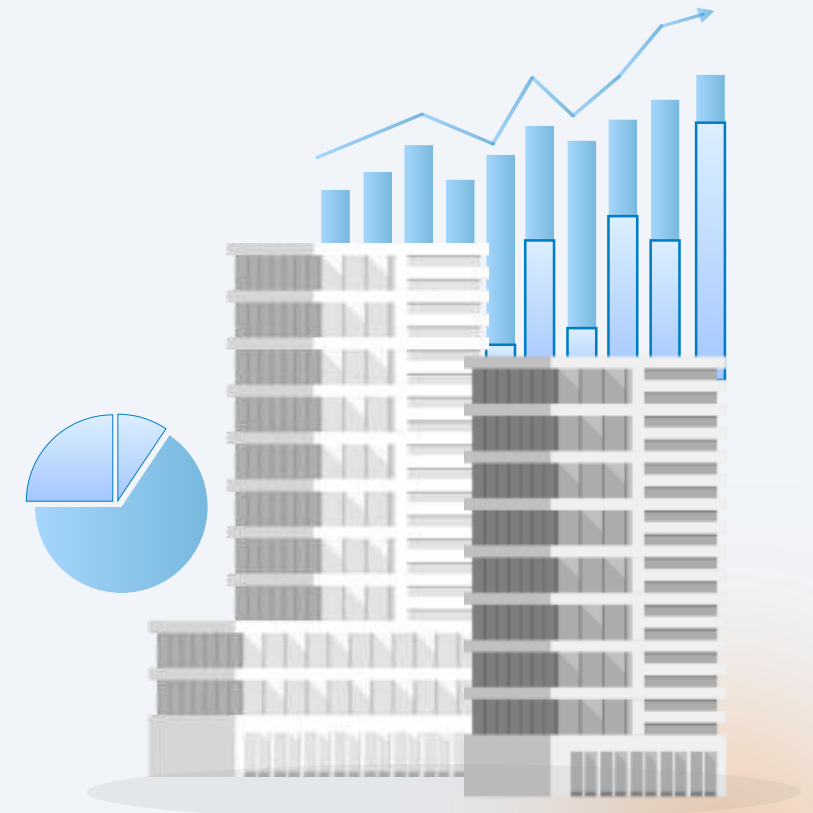
* Including RIDF

Domestic Credit – Industry Wise Outstanding

Business Performance

(Amt in ₹ Cr)

Particulars	30.06.24	31.03.25	30.06.25
Infrastructure	60,330	56,626	58,089
Basic Metal & Metal products	20,289	18,994	18,893
Textiles	6,520	6,426	6,331
Gems & Jewellery	3,108	2,751	3,031
Chemicals & Chemical products	8,740	7,985	7,653
Vehicles & Transport equipment	2,239	2,186	2,079
Rubber, Plastic & their products	3,566	3,831	3,952
Construction	4,324	4,398	4,656
Direct Exp to Real Estate Sector	72,006	82,005	83,701
- Residential Mortgage*	70,145	79,257	80,758
- CRE	1,861	2,748	2,944
NBFC (Incl. HFC)	71,353	71,106	66,547
* Includes Priority Sector Housing Loans and all other Residential Mortgages			



NBFC Portfolio – Global Outstanding

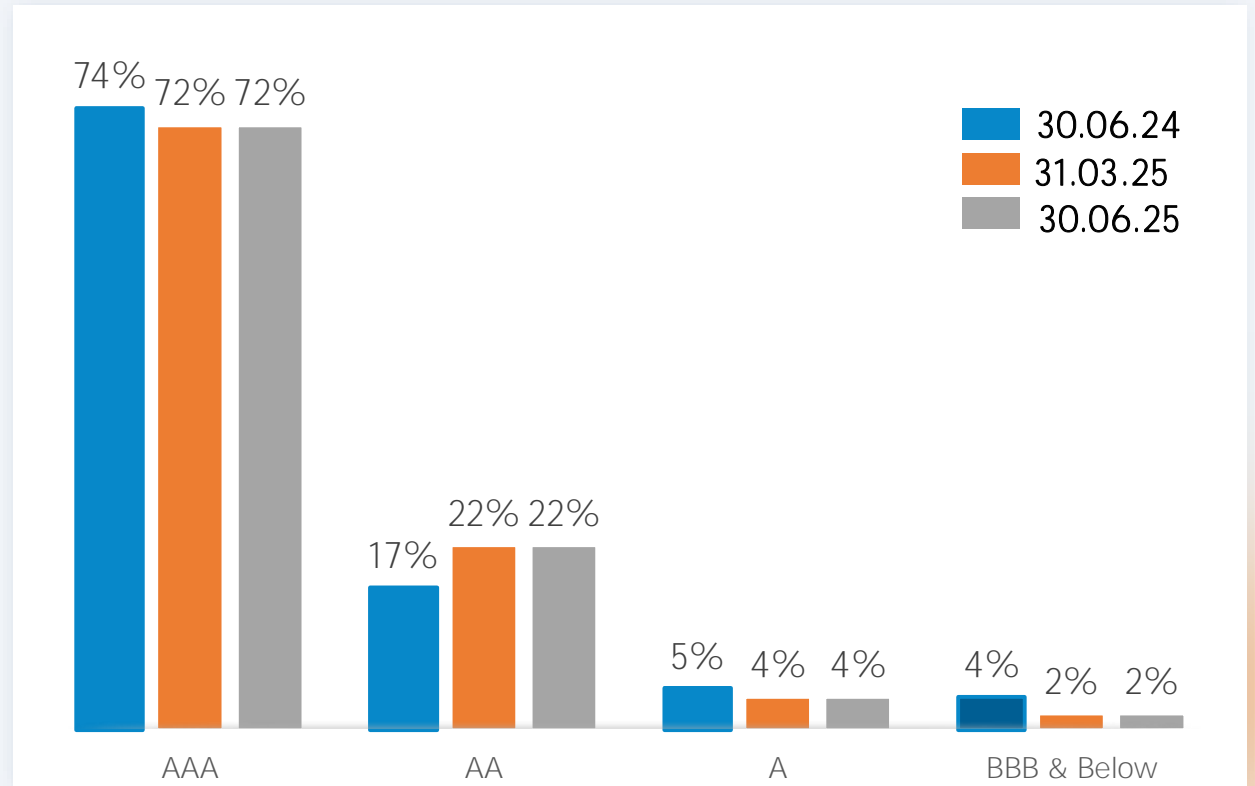
Business Performance

NBFC Portfolio

(Amt in ₹ Cr)

Ratings	30.06.24	31.03.25	30.06.25
AAA	60,270	64,297	61,866
AA	13,752	19,049	18,436
A	4,163	3,540	3,688
BBB & Below	3,111	1,370	1,370
Total	81,296	88,256	85,360

NBFC Rating Profile



Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
NBFC-HFC (%)	19.82%	9.26%	0.31%	0.01%	29.38%
Backed by PSU	7.17%	2.07%	0.00%	0.00%	9.24%
Backed by Bank	3.36%	2.52%	0.00%	0.00%	5.88%
Private	9.28%	4.67%	0.31%	0.01%	14.26%
NBFC-MFI (%)	0.00%	1.05%	0.38%	0.02%	1.46%
Private	0.00%	1.05%	0.38%	0.02%	1.46%
NBFC-Others (%)	52.66%	11.29%	3.63%	1.58%	69.16%
Backed by PSU	25.12%	0.01%	2.94%	0.00%	28.07%
Backed by Bank	4.35%	0.39%	0.00%	0.00%	4.73%
Private	23.19%	10.89%	0.69%	1.58%	36.35%
Grand Total (%)	72.48%	21.60%	4.32%	1.61%	100.00%

Business Performance

(Amt in ₹ Cr)

Particulars	30.06.24	31.03.25	30.06.25
1. Power	35,503	33,354	34,066
a) SEBs	15,217	12,594	11,832
▪ Generation	6,548	5,691	5,611
▪ Transmission	2,441	2,062	1,655
▪ Distribution	6,228	4,841	4,566
b) PSUs & Pvt Power Cos	20,286	20,760	22,234
2. Roads and Ports	17,464	16,948	17,364
3. Telecom	375	347	348
4. Other Infrastructure	6,988	5,977	6,311
Total	60,330	56,626	58,089

Approval for Infrastructure Bonds

FY 26

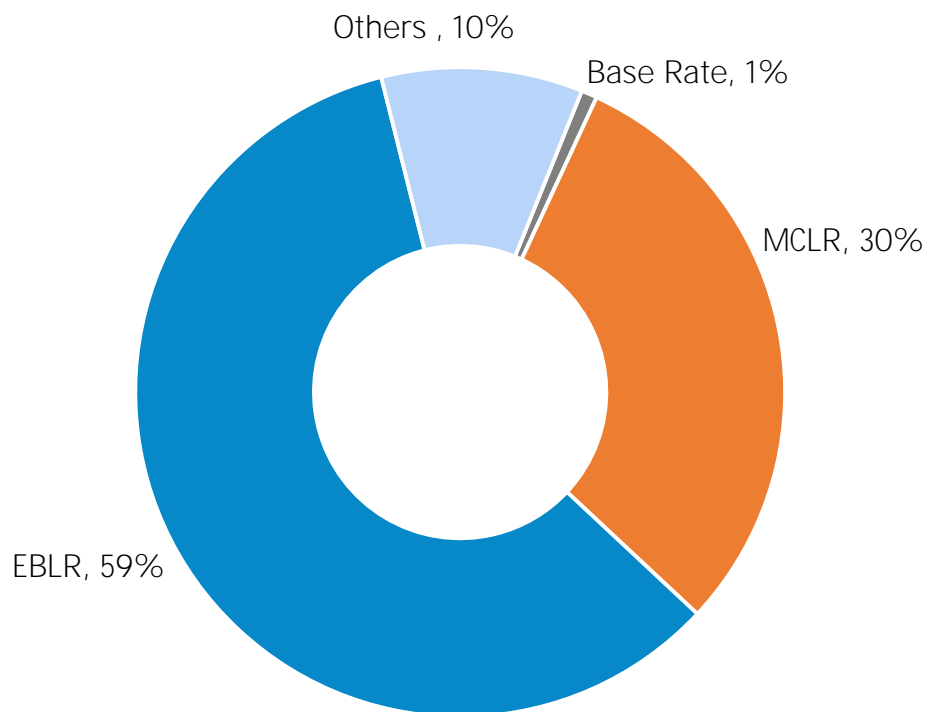


₹20,000
Crores



Business Performance

(Amt in ₹ Cr)

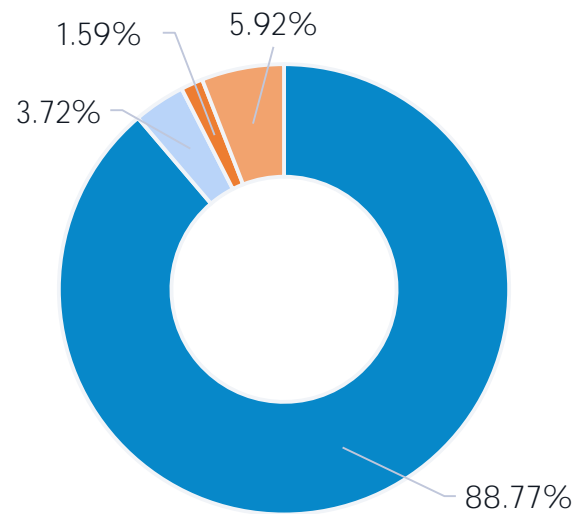


Benchmark Rates	Standard Advances as on 30.06.25	Share (%)
Base Rate	2,942	0.54
MCLR	1,64,768	30.18
EBLR	3,24,634	59.47
Others	53,554	9.81
Grand Total	5,45,898	100.00

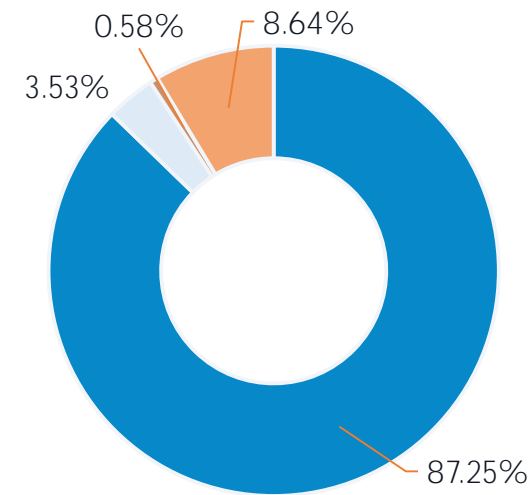
External Ratings wise Distribution of Standard Corporate Advances

Business Performance

Domestic Corporate Advances – Above ₹ 50 Cr



31.03.25



30.06.25

■ A & above ■ BBB ■ Below BBB ■ Unrated

As on 30.06.25, Investment grade accounts form 91% of our Standard Corporate Advances portfolio

Business Performance

(Amt in ₹ Cr)

Particulars	As on 31.03.25					As on 30.06.25				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	26,176	1,56,996	16,156	-	1,99,328	23,025	1,54,937	33,418	-	2,11,380
- of which Govt Securities	26,176	1,56,996	16,156	-	1,99,328	23,025	1,54,937	33,418	-	2,11,380
Non SLR Investments	10,664	26,586	6,819	3,965	48,034	11,351	26,639	6,431	3,638	48,059
M Duration	3.09	-	2.53	-	-	2.61	-	3.34	-	-
Total	36,840	1,83,582	22,975	3,965	2,47,362	34,376	1,81,576	39,849	3,638	2,59,439

Business Performance

(Amt in ₹ Cr)

	QE Jun 24	QE Mar 25	QE Jun 25	YoY (%)
Interest Income	16,938	18,323	18,352	8
a. Advances	11,994	13,064	12,792	7
b. Investments	4,040	4,343	4,624	14
c. Money Market Operations & Others	904	916	936	4
Interest Expended	10,663	12,260	12,284	15
a. Deposits	8,819	9,871	9,826	11
b. Borrowings	1,639	1,924	1,954	19
c. Subordinated Bonds & Others	205	465	504	146
Net Interest Income	6,275	6,063	6,068	-3

Financial Performance

(Amt in ₹ Cr)

Particulars	QE Jun 24	QE Mar 25	QE Jun 25	YoY (%)
a. Commission, Exchange & Brokerage	331	480	406	22
b. Cross Selling (Third Party Commission)	48	79	49	2
c. Profit from Sale and Revaluation of Investments	166	711	820	393
d. Profit from Exchange Transactions	63	237	106	70
e. Recovery In W/o accounts	202	1,143	322	60
f. Other Non Interest Income	492	777	463	-6
Non Interest Income	1,302	3,428	2,166	66

Financial Performance

(Amt in ₹ Cr)

Particulars	QE Jun 24	QE Mar 25	QE Jun 25	YoY (%)
1. Staff Expenses	2,345	2,882	2,396	2
2. Overheads				
a. Rent, Taxes and Lighting	232	256	243	5
b. Depreciation on Bank's Property	133	175	173	30
c. Printing and Stationery	21	30	23	10
d. Postage & Telecommunication	82	68	90	9
e. Repairs and Maintenance	23	30	26	13
f. Travelling Expenses	88	106	110	25
g. Insurance (Dep. & General Ins.)	225	233	255	13
h. Misc Expenses and Others	752	825	909	21
Total Operating Expenses	3,900	4,605	4,225	8

Operating Profit and Net Profit (Global)

Financial Performance

(Amt in ₹ Cr)

Particulars	OE Jun 24	OE Mar 25	OE Jun 25	YoY (%)
Operating Profit	3,677	4,885	4,009	9
Provisions for				
- Bad & Doubtful (NPA)	1,216	1,347	1,104	-9
- Non Performing Investment (NPI)	-282	-	-	-
- Standard Assets & Others	359	-9	-8	-
Provisions before Tax	1,293	1,338	1,096	-15
Profit before Tax (PBT)	2,384	3,547	2,913	22
Taxation	681	921	661	-3
Net Profit	1,703	2,626	2,252	32

Financial Performance

Particulars	QE Jun 24	QE Mar 25	QE Jun 25
Yield on Advances (%)	8.60	8.27	8.01
Yield on Investments (%)	7.13	7.03	6.98
Yield on Funds (%)	7.64	7.07	6.96
Cost of Deposits (%)	4.82	4.98	4.85
Cost of Funds (%)	4.81	4.73	4.66
Net Interest Margin (NIM) (%)	3.07	2.61	2.55
Cost to Income Ratio (%)	51.47	48.53	51.31
Credit Deposit Ratio	78.53	81.57	80.66
Return on Assets (%)	0.70	0.98	0.82
Return on Equity (%)	13.48	16.41	13.55
Credit Cost (Annualised) (%)	0.85	0.84	0.68
Book Value Per Share (Tangible) (₹)	124.87	145.10	147.79
Book Value Per Share (₹)	131.75	148.88	151.50

Asset Quality

(Amt in ₹ Cr)

Particulars	As on 30.06.24		As on 31.03.25		As on 30.06.25	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	5,72,548	95.38	6,44,299	96.73	6,52,804	97.08
Gross NPA	27,716	4.62	21,749	3.27	19,640	2.92
- Sub-Standard	4,191	0.70	4,485	0.67	4,220	0.63
- Doubtful	12,558	2.09	9,178	1.38	8,149	1.21
- Loss	10,967	1.83	8,086	1.21	7,271	1.08
Gross Advances	6,00,264	100.00	6,66,047	100.00	6,72,444	100.00

Movement of NPA (Global)

Asset Quality

(Amt in ₹ Cr)

Segment	OE Jun 24	OE Mar 25	OE Jun 25
Opening Balance (Gross NPA)	29,183	24,048	21,749
+ Fresh Slippage	1,689	1,913	2,080
+ Debits in existing NPA accounts	241	95	69
Total Addition	1,930	2,008	2,149
- Cash Recovery	1,201	1,975	1,226
- Upgradation	884	65	573
- Written Off	1,312	2,267	2,459
Total Reduction	3,397	4,307	4,258
Closing Balance (Gross NPA)	27,716	21,749	19,640
Less: Provisions	22,014	16,390	14,690
Net NPA	5,702	5,359	4,950
Recovery in URI/UCI	649	716	329
Gross cash recovery (Recovery + Upgradation)	2,734	2,756	2,128

Asset Quality

(Amt in ₹ Cr)

Particulars	30.06.24	31.03.25	30.06.25
Gross NPA	27,716	21,749	19,640
Net NPA	5,702	5,358	4,950
Gross NPA (%)	4.62	3.27	2.92
Net NPA (%)	0.99	0.82	0.75
Provision Coverage (%)	92.11	92.39	92.94
Slippage Ratio (%)	0.35	0.32	0.33
Credit Cost (%)	0.85	0.84	0.68

Sector wise Classification of Gross NPA

Asset Quality

Amt in (₹ Cr)

Sector	QE Jun 24		QE Mar25		QE Jun 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	2,412	9	1,937	9	1,645	8
Agriculture	9,537	34	9,389	43	8,936	46
MSME	10,657	39	7,461	34	6,563	33
Corporate	4,738	17	2,574	12	2,255	12
Total Domestic	27,344	99	21,361	98	19,399	99
Overseas	372	1	388	2	241	1
Total Global	27,716	100	21,749	100	19,640	100

Sector wise breakup of Fresh Slippages

Asset Quality

(Amt in ₹ Cr)

Sector	QE Jun 24		QE Mar25		QE Jun 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	382	20	137	7	419	20
Agriculture	530	27	953	47	789	37
MSME	761	39	834	42	753	35
Corporate	229	12	64	3	139	6
Total Domestic	1,902	99	1,988	99	2,100	98
Overseas	28	1	20	1	49	2
Total Global	1,930	100	2,008	100	2,149	100

Asset Quality

(Amt in ₹ Cr)

Position of ₹ 5.00 crores & above						
SMA Category	30.06.24		31.03.25		30.06.25	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	7,985	1.39	1,761	0.27	1,878	0.29
SMA-1	627	0.11	3,652	0.57	645	0.10
SMA-2	1042	0.18	508	0.08	4,498	0.69
Grand Total	9,654	1.69	5,921	0.92	7,021	1.08

Sector-wise SMA	30.06.24				30.06.25			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	401	52	186	639	277	70	124	471
Retail	896	139	187	1,222	88	64	87	239
MSME	668	68	274	1,010	891	388	351	1,630
Corporate	6,020	368	395	6,783	622	123	3,936	4,681
Grand Total	7,985	627	1,042	9,654	1,878	645	4,498	7,021

Asset Quality

(Amt in ₹ Cr)

Category	Outstanding as on 30.06.25			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	264	2,999	-	3,263	326	0.70%
MSME	212	815	324	1,351	118	
Corporate & Others	77	-	-	77	8	
Total	553	3,814	324	4,691	452	

Summary of NCLT Cases – Domestic (As on 30.06.25)

Asset Quality

(Amt in ₹ Cr)

Particulars	No. of Accounts	Total Book Outstanding (FB)	Provision held	Provision (%)
RBI List -1	2	1,380	1,380	100
RBI List -2	6	1,630	1,630	100
Cases filed and admitted in NCLT by our Bank	68	5,652	4,773	84
Cases under admission in NCLT by our Bank	9	772	651	84
Cases filed and admitted in NCLT by other Bank	220	22,914	21,761	95
Cases under admission in NCLT by other Bank	3	386	318	82
Total	308	32,734	30,513	93

Cash Recovery in NCLT Accounts: ₹276 Cr in Q1 FY26

Capital & Share Holding

Particulars	30.06.24	31.03.25	30.06.25
Capital Adequacy - Basel III			
CET-1 Capital	57,975	66,194	66,428
Tier I Capital	60,827	68,996	69,280
Tier II Capital	8,043	10,244	10,250
Total Capital (CRAR)	68,870	79,240	79,530
Risk Weighted Assets (RWA)	4,25,610	4,45,960	4,57,350
CET-1 (%) including CCB	13.62	14.84	14.52
Tier I (%)	14.29	15.47	15.15
Tier II (%)	1.89	2.30	2.24
Capital Adequacy Basel III (%) (incl CCB)	16.18	17.77	17.39

(Amt in ₹ Cr)

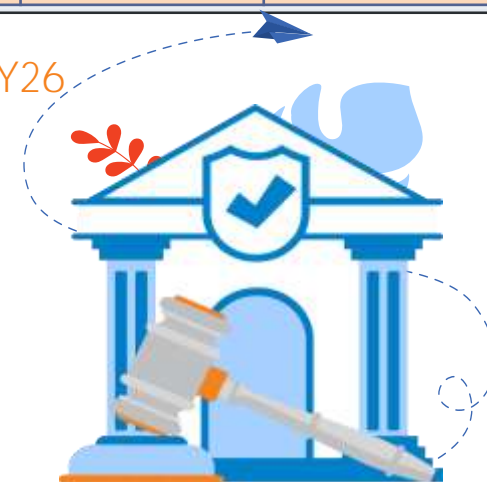
Particulars	30.06.24	31.03.25	30.06.25
Total RWA	4,25,610	4,45,960	4,57,350
Credit – RWA	3,64,928	3,89,429	3,87,751
Market – RWA	15,030	10,879	17,980
Operational – RWA	45,652	45,652	51,619

Approval for Capital Plan -FY26



₹ 5,000
Crores

(Tier I & II bonds of
₹2,500 cr each)

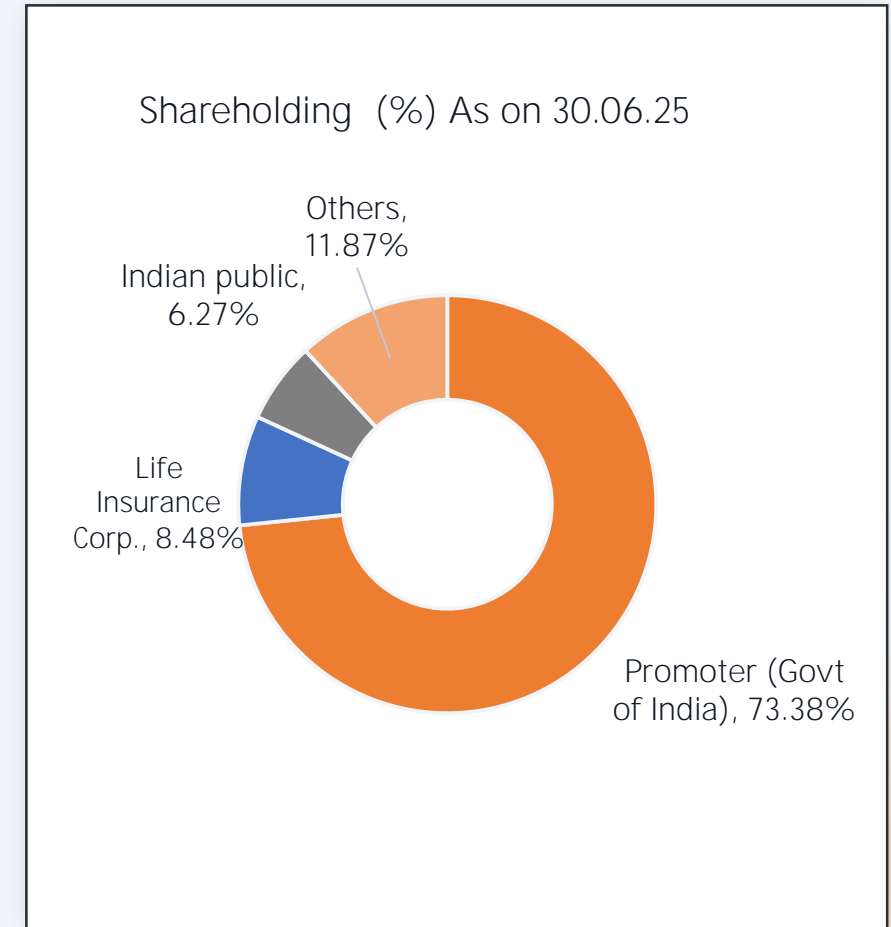


Ratings & Shareholding Pattern

Capital & Share Holding

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

Particulars	Shareholding (%) As on 31.03.25	Shareholding (%) As on 30.06.25
Government of India	73.38	73.38
Life Insurance Corp	7.99	8.48
Indian Public	6.61	6.27
Others	12.02	11.87
Total	100.00	100.00



Digital Banking

WhatsApp Banking @ +91 7997987601

Access to a range of 22 services designed to meet daily banking needs
Over 3 lakh Active Users

Updated Customer Relationship Module (CRM Next) & UDIR-ATM

Customers can easily submit and track service requests and complaints with advanced call centre integration

Q1FY26

Leads Generated – 40,155
Complaint Resolution Rate – 99.78%

UPI on Credit Card

Seamless Credit Card experience along with UPI

Portable UPI QR Sound Box Device

Supports 14 regional languages.
Around 1 Cr transactions in Q1FY26



e-platform

Digital journey to a host of banking products.
29 products now live

15.5 lakh deposit customers onboarded; 2.2 lakh in Q1FY26

New Document Management Solution

Driving Paperless Banking with Next Gen Document Management Solution

BOI Omni NEO Platform

Over 400+ Services from any mobile or PC
1 Cr plus Customers onboarded so far

Awards & Recognitions

IBEX INDIA BFSI Tech Awards 2025 Most Innovative Use of Technology

Digital Banking

227 lakh +
UPI Customers

7 lakh
New Customers Added
in Q1FY26

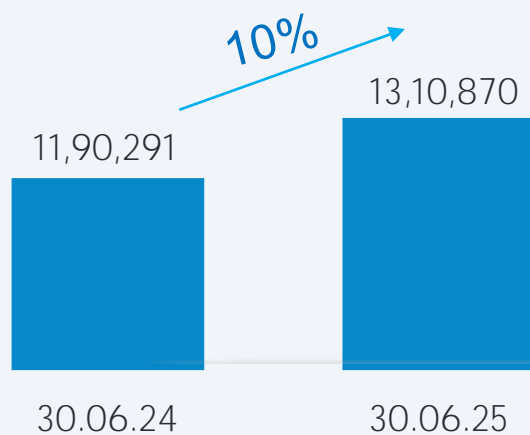
UPI Ecosystem

27 lakh +
UPI Customers @ BOI
Mobile Omni Neo

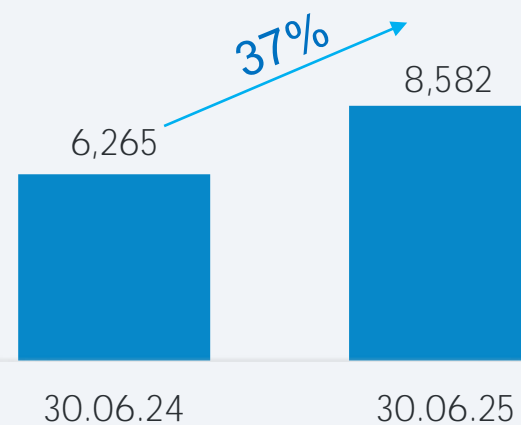
21 Foreign Currencies
Enabled &
Active in 40 Countries

Merchant Acquisition

No. of Merchants



Quarterly Acquiring Turnover (₹ crores)



Digital Banking

Resiliency Operations Centre(ROC)

Centralized Monitoring Hub

- 24x7 monitoring team for all critical banking applications
- Faster incident resolution
- Mean Time to Detect incidents improved from 45 mins to 15 mins

Centralised Digital Payment Processing System

- Major payment rails under one umbrella. Supports UPI, IMPS, NACH, RTGS, NEFT, BBPS, & SWIFT
- Seamless Transactions, Enhanced Control, Improved Efficiency & Future-Ready

Project Star NexTech

Digital & Technology Transformation

- Redesigning existing App, Web and branch assisted journeys
- Building effective ecosystem with Fintech partnerships

Open BOI (API Banking)

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

Project Star ADITYA

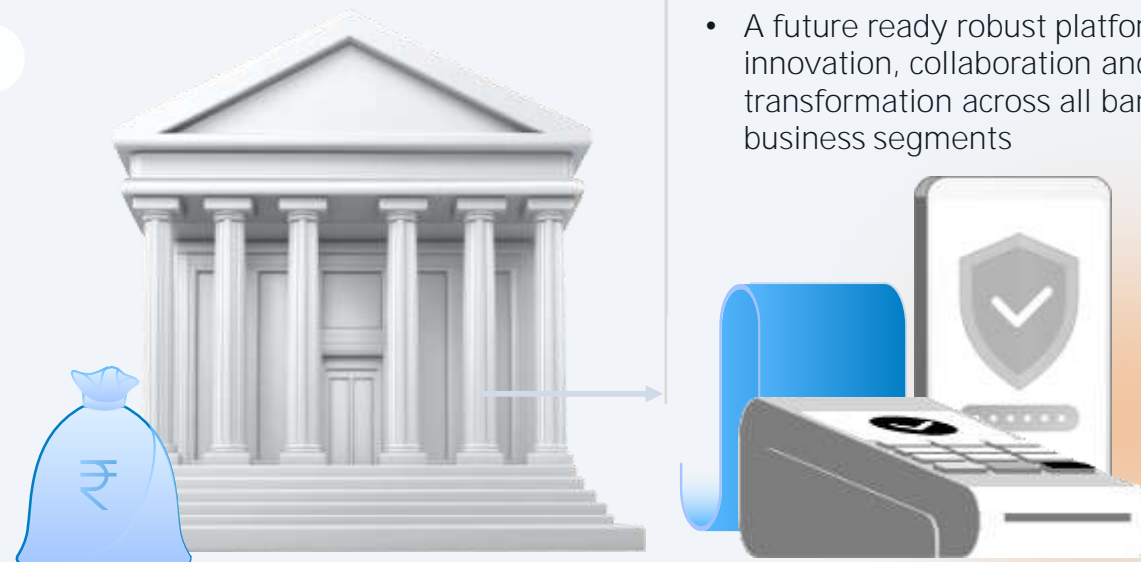
Enhanced Enterprise Datawarehouse & Analytics Centre of Excellence

- Business Intelligence tool
- Advance Analytics Platform
- Data Quality & Governance Platform
- Smart interactive account statement solution

Intelligent Process Automation

Automating manual & repetitive tasks

- Automating a minimum of 100 tasks
- 22 process automated so far saving more than 22,000 man-hours



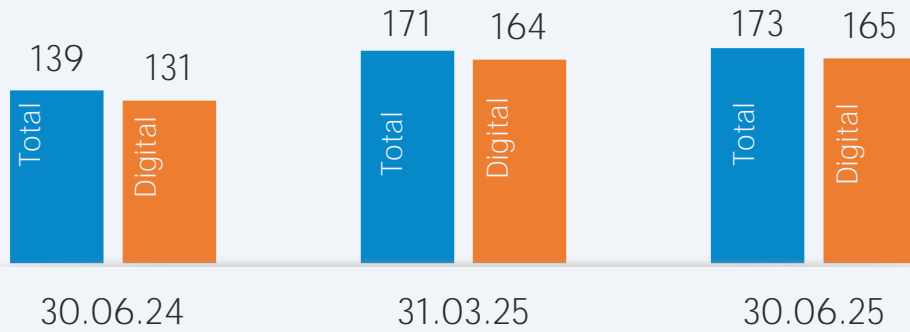
Fintech Centre of Excellence (CoE)

- A future ready robust platform for innovation, collaboration and transformation across all banking business segments

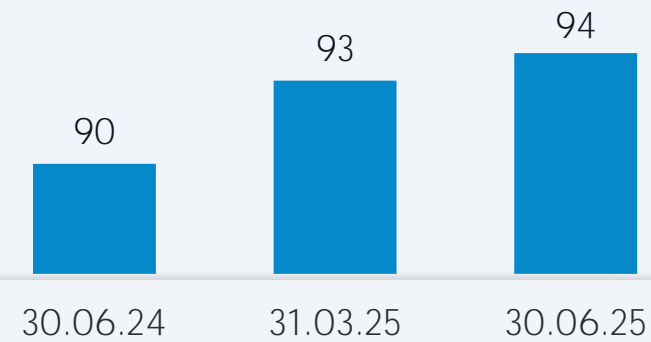
Digital Banking – Alternate Delivery Channels

Digital Banking

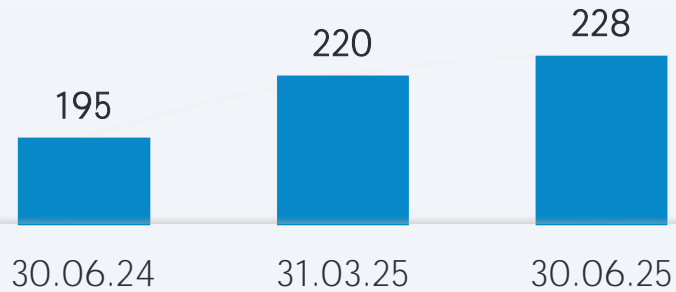
Quarterly Transaction Count (in Cr)



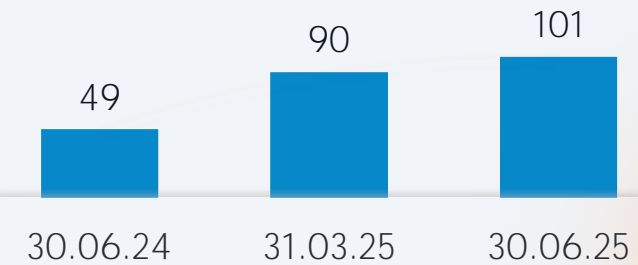
Internet Banking Users (in lakhs)



UPI Users (in lakhs)



Mobile Banking Users (in lakhs)



Debit Card base of 372 Lakhs

Major Products offered through e-platform

Digital Banking

Retail	Agriculture	MSME	Resources
<ol style="list-style-type: none">1. Star Home Loan2. Top Up Loan3. Vehicle Loan4. Education Loan5. Loan Against Property6. Pensioner Loan7. Personal Loan8. Solar Roof Top9. Star Doctor Plus10. Earnest Money Deposit scheme (Retail)	<ol style="list-style-type: none">1. KCC - Crop Loan / Animal Husbandry2. Krishi Vahan3. Self Help Group4. Bhoomihin Kisan card5. e-Smart dairy6. Gold Loan	<ol style="list-style-type: none">1. MSME Renewal2. MSME up to ₹2.00 cr3. Mudra – Sishu4. Mudra – Kishor5. Mudra - Tarun6. Vehicle Express Loan7. Star Digibiz	<ol style="list-style-type: none">1. Saving Accounts2. Current Accounts3. Term Deposits4. Recurring Deposits (Including Flexi RD)5. Harit Jama Yojana - Green Deposits

Other Parameters



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



NCIIPC's CII SECEX 2025: Second
Runner Up in Cyber Exercise



4th IBA CISO Citation 2025
Cyber security compliance
champion- winner



4th IBA CISO Citation 2025
Cyber security Incident
response –Runner Up



4th IBA CISO Citation 2025
Cyber Security Transformation of
the Year –Special mention



Overseas Business Operations

Other Parameters

Categories	No of foreign offices
Overseas Branches (21)	21
Overseas Subsidiaries (4)	23
Overseas Associates (1)	1
Representative Offices	1
IFSC Banking Unit (IBU)- GIFT City	1
Total No of Foreign Offices	47



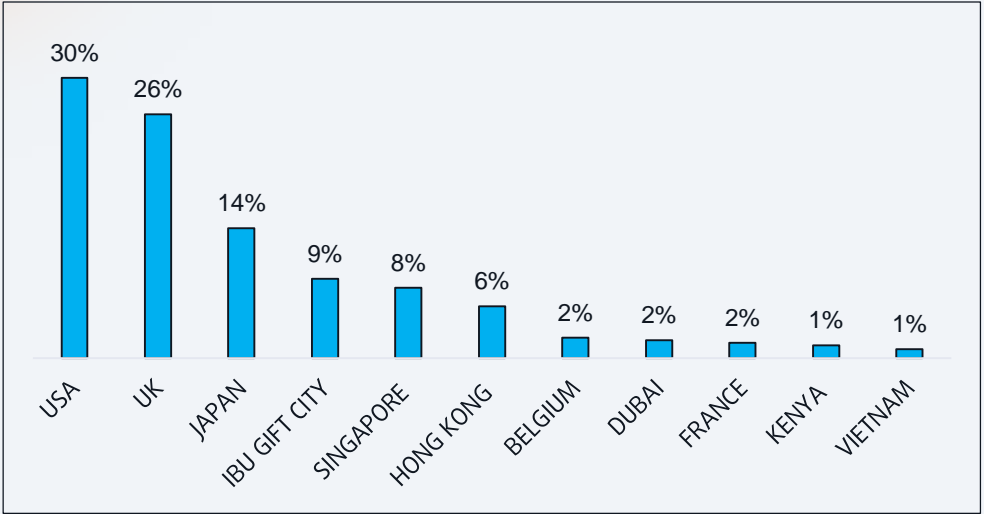
Note: Major Global Business Centers are US (New York), London, Paris, Antwerp, Dubai, Singapore, Hong Kong, New Zealand and Tokyo. Spread across 5 continents and 15 countries viz., USA, Cayman Islands, U.K., France, Belgium, Tanzania, Kenya, Uganda, Zambia, UAE., Indonesia, Singapore, Vietnam, New Zealand & Japan

Other Parameters

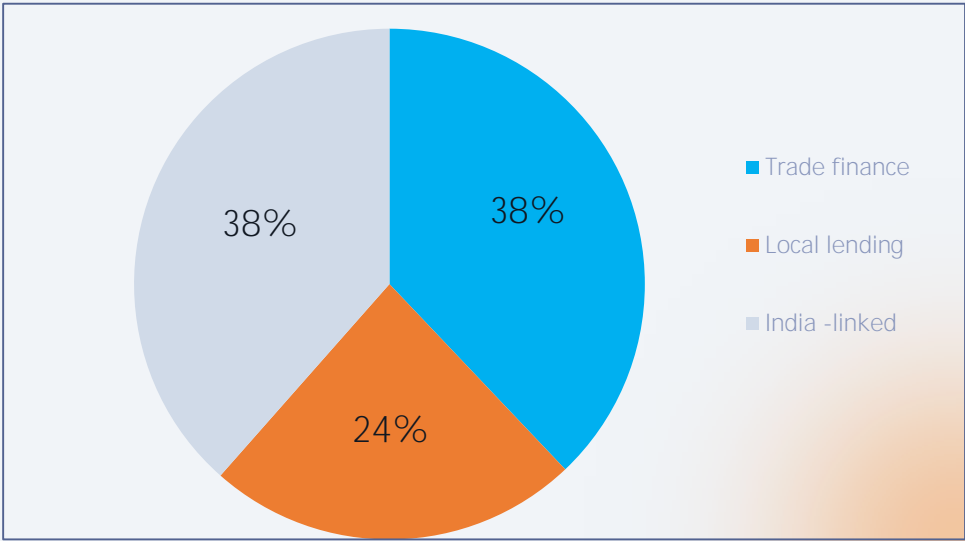
Select Business Parameters of Overseas Branches
(Amt in ₹ Cr)

Parameters	30.06.24	31.03.25	30.06.25
Deposits	1,16,479	1,16,243	1,23,421
Advances	92,095	1,02,497	1,07,147
Business Mix	2,08,574	2,18,740	2,30,568
Total Income	2,016	2,160	2,126
Operating Profit	289	476	390
Net Profit	242	345	349
Gross NPA	372	388	241
Net NPA	106	81	67

Geography-wise Advances Composition (%)



Segment-wise Loan Composition



Other Parameters

(Amt in ₹ Cr)

Subsidiaries / Associates	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	429	554	777	1,331	16	4	2
Bank of India (Tanzania) Ltd.	70	556	462	1,018	16	5	2
Bank of India (Uganda) Ltd.	358	798	579	1,377	31	23	14
PT Bank of India Indonesia, Tbk	1,844	1,749	2,245	3,994	58	24	11
Indo Zambia Bank	149	6,503	2,823	9,325	452	246	171

Other Parameters

(As on 30.06.25)

S No	Name of the Company	Nature of Business	Carrying value (in INR Crores)	Percentage Holding
Subsidiaries - Domestic				
1	BOI Merchant Bankers Ltd.	Merchant Banking activities	10.00	100.00
2	BOI Shareholding Ltd.	Depository Participants & Corporate BSA Activity for Bank of India	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund business	98.10	100.00
4	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.01	100.00
Associates - Domestic				
5	STCI Finance Ltd	NBFC	130.10	29.96
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26.02
7	Madhya Pradesh Grameen Bank	Regional Rural Bank	915.84	35.00
Joint Venture - Domestic				
8	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	27.48

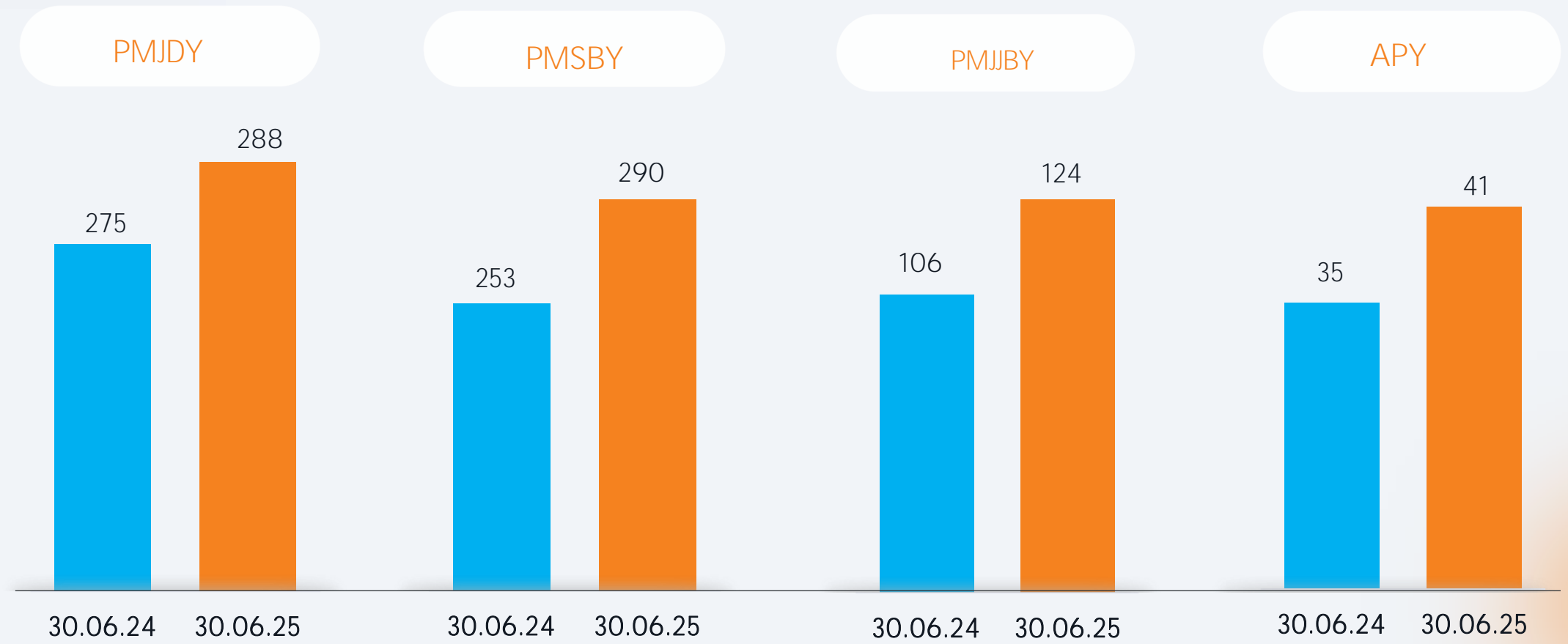
Other Parameters

Branch Network	30.06.25
Domestic Branches	5,304
▪ Metro	972
▪ Urban	856
▪ Semi Urban	1,575
▪ Rural	1,901
Overseas Branches	22
Digital Banking Units (DBU)	2
Total No. of Branches (Incl. DBU)	5,328
No of ATMs & CRA	7,986
No of BCs	23,676
Total No of Customer Touch points	36,990



Other Parameters

(Numbers in Lakhs)



Other Parameters

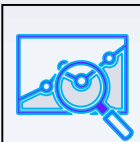
No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralized Operations Dept.	68	431
SME City Centre & SME Urban Centre	136	1088
Retail Business center	141	1007
Star Krishi Vikas Kendra	160	550
Foreign Exchange Back Office	1	90
Transaction Monitoring & KYC AML Department	1	83

Human Resource and business ratios

Parameter	As on 30.06.25
Total No. of Employees	50,874
Female Employees	15,088
Male Employees	35,786
Business Per Employee (Rs. lakhs)	2,948 (2,688 as on 30.06.24)
Profit Per Employee (Rs. lakhs)	17.63 (13.42 as on 30.06.24)

Other Parameters



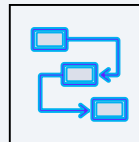
Linking Business Strategy with HR

Target setting: Catchment area potential and risk appetite linked targets for all units and officers

Roles and KRAs: Customized roles and KRAs, with more focus on customer service

Performance reviews: Daily business insights and system nudges, facilitating effective business reviews

Performance evaluation: Digital and objective appraisals and rewards, driving performance culture



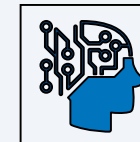
Driving Engagement and Wellness

Productivity Hacks: Seminars focused on driving growth beyond work (e.g. financial and mental wellness)

Voice of employees: Multiple touchpoints including open houses, experience surveys

Refreshed benefits: 24x7 multilingual counselling to be initiated for all officers & their family members

New engagement modes: Leadership podcasts for communicating vision and experiences at scale (Star Samvaad)



Building strong Learning Culture

L&D COE: Creating new learning ecosystems to make trainings more relevant and aspirational

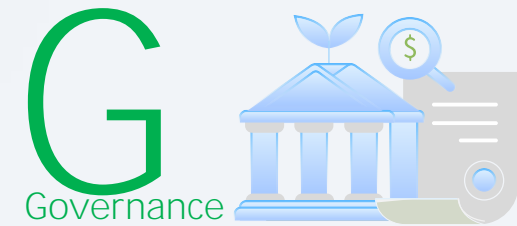
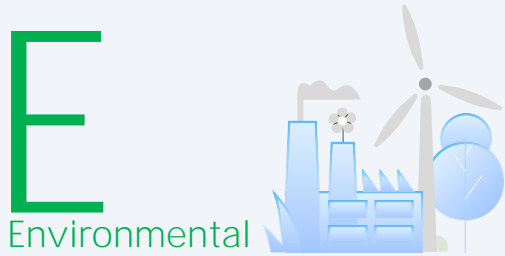
Job Family: Career paths defined for officers through 11 new job families

IDP: Personalized 60-hour learning journeys for all officers based on skills and career path (Skill Compass)

Leadership training: Custom grooming plans based on competency assessment and 360° feedback (Star Shikhar)

Selective impact metrics

- 16 Lac+ page hits on the new StarLIGHT platform since launch
- 120%+ improvement in EASE 7.0 metrics related "Developing employees for emerging banking priorities"



Green Deposit scheme launched: Star Harit Jama Yojana. ₹400 Cr garnered in Q1FY26.

Renewable Energy exposure ₹5,039 Crs. Over 4000 household rooftop solar sanctioned.

Dedicated Team for Green Initiatives

Green Team – For leading green finance

Green Cell – For strategic planning, tracking and reporting Bank's green endeavors

Paperless banking: 2.2 lakh accounts opened through e-platform in Q1FY26, eliminating around 13 mt of CO₂ emissions

Frontline staff handling corporate customers undergoing ESG, Sustainability & Climate Risk training. All new recruits are being mandatorily trained in ESG

Inclusive Growth

Over 24 lakh small businesses assisted through MUDRA Loans so far

2.88 crore PMJDY accounts - bringing accessible banking to the unbanked

Presently over 21 lakh farmers supported through KCC alone

Women Empowerment

Over 4 lakh women entrepreneurs assisted under various schemes

Financed over 3.50 lakh women SHG groups

35% of our MUDRA beneficiaries are women.

9,400 plus girl children supported under Star Angel Scheme

Investing back in communities we serve

87% YoY increase in CSR Budget in FY2026

28 lakh plus individuals counseled through FLCC Centers so far.

Cumulatively 3.98 lakh youth trained through our 43 RSETIs so far

Diversity

Women constitute 29.7% of our workforce

2.6% of our staff comprises of differently abled persons

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

Well defined corporate governance policies

Whistle blower policy - enhancing transparency

A culture of integrity & honesty is nurtured through strong ethical codes

Prevention of sexual harassment of women at workplace policy

Well defined business continuity plan for seamless transition in unexpected circumstances

Strong priority on cyber security & fraud risk management

Over 2 lakh man hours of training to employees in various banking aspects

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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.

