

संदर्भ क्र. Ref. No.:HO:IRC:SVM:2025-26:257

Date: 17.10.2025

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.

प्रिय महोदय/महोदया Dear Sir / Madam,

**Investor's Presentation-**  
**Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the**  
**2nd Quarter/ Half-Year ended 30.09.2025**

We enclose a copy of the Investor's Presentation on the Unaudited (Reviewed) Financial Results (Standalone & Consolidated) for the 2<sup>nd</sup> Quarter/ Half-Year ended 30.09.2025.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhyia)  
कंपनी सचिव Company Secretary

Classification: **Public**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा 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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Q2 FY2025-26



Key Highlights

▶ 03



Business Performance

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Financial Performance

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Asset Quality

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Capital & Share Holding


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Digital Banking, ESG, etc.

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# Performance Highlights - Q2FY26 - YoY

↑ 11.83% Global Business 

↑ 10.08% Global Deposits 

↑ 14.03% Global Advances 

↑ 19.96% Retail Advances 

↑ 13.65% Agriculture Advances 

↑ 16.46% MSME Advances 



 RAM Growth ↑ 17.02%

 Retail TDR ↑ 14.04%

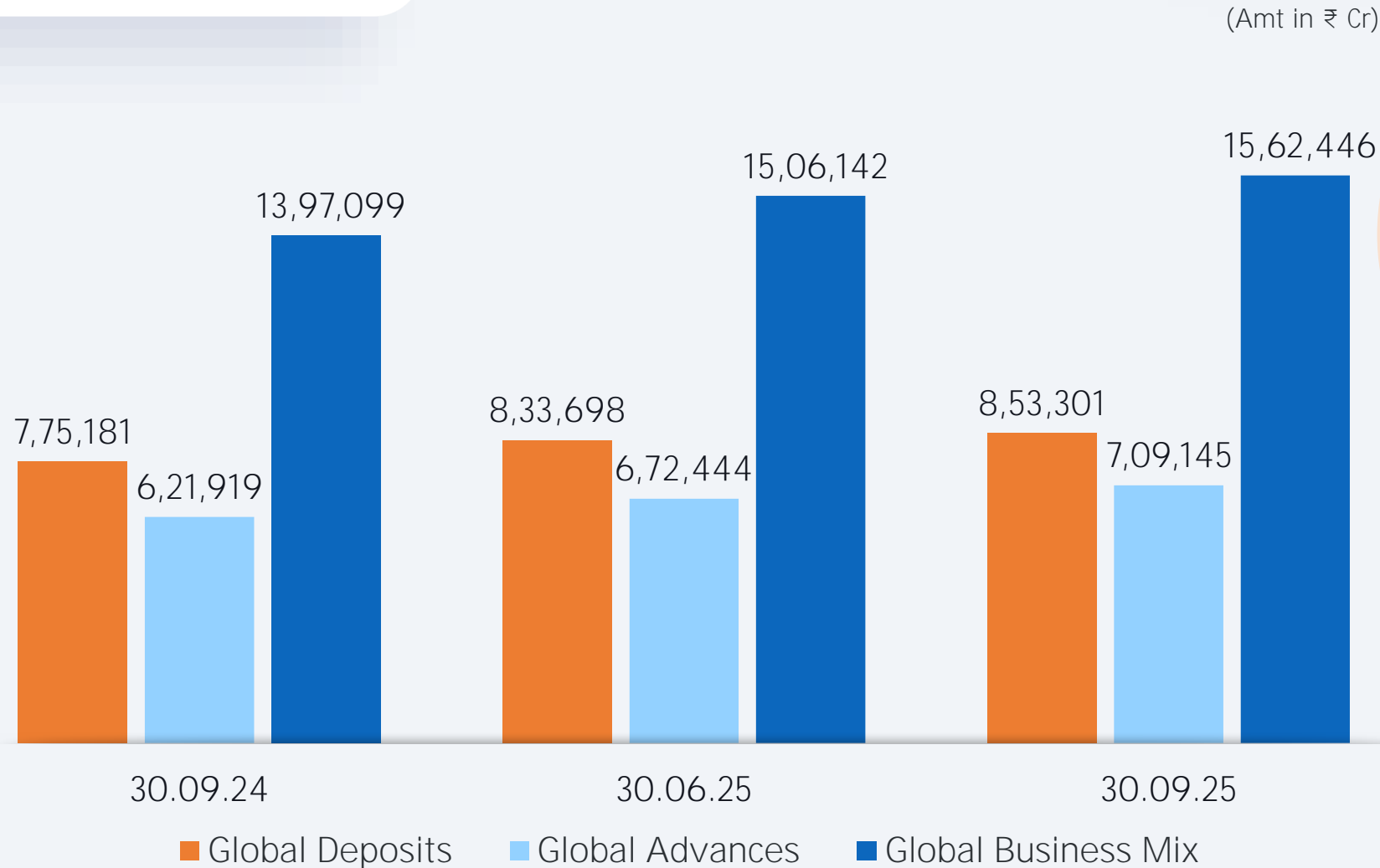
 Net Profit ↑ 7.62%

 Credit Cost ↓ 69 bps

 Gross NPA ↓ 187 bps

 Net NPA ↓ 29 bps

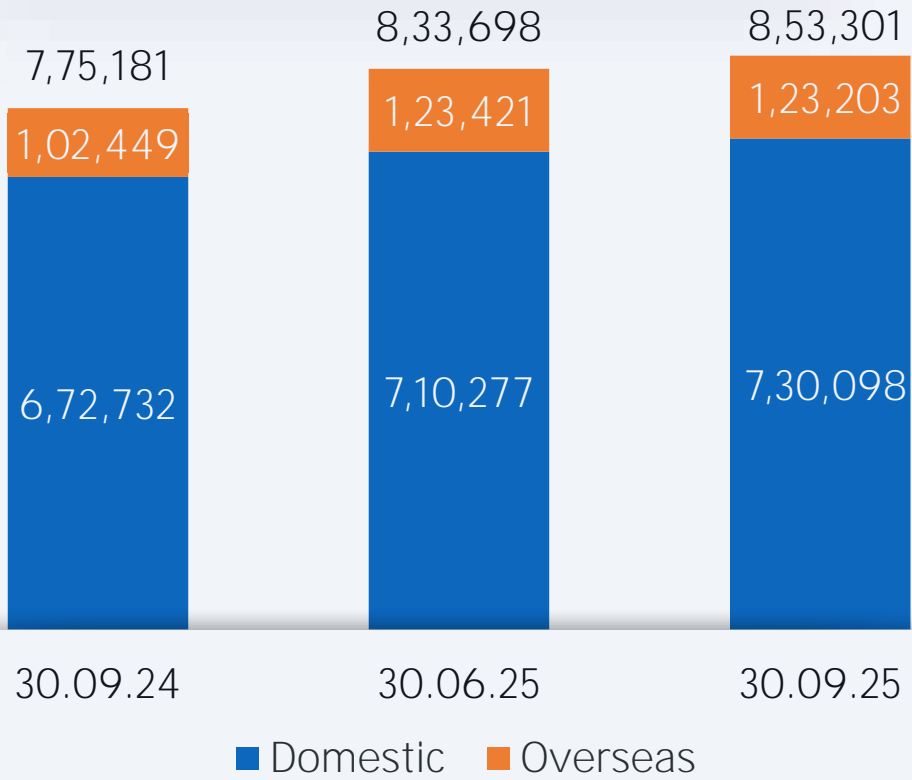
## Business Performance



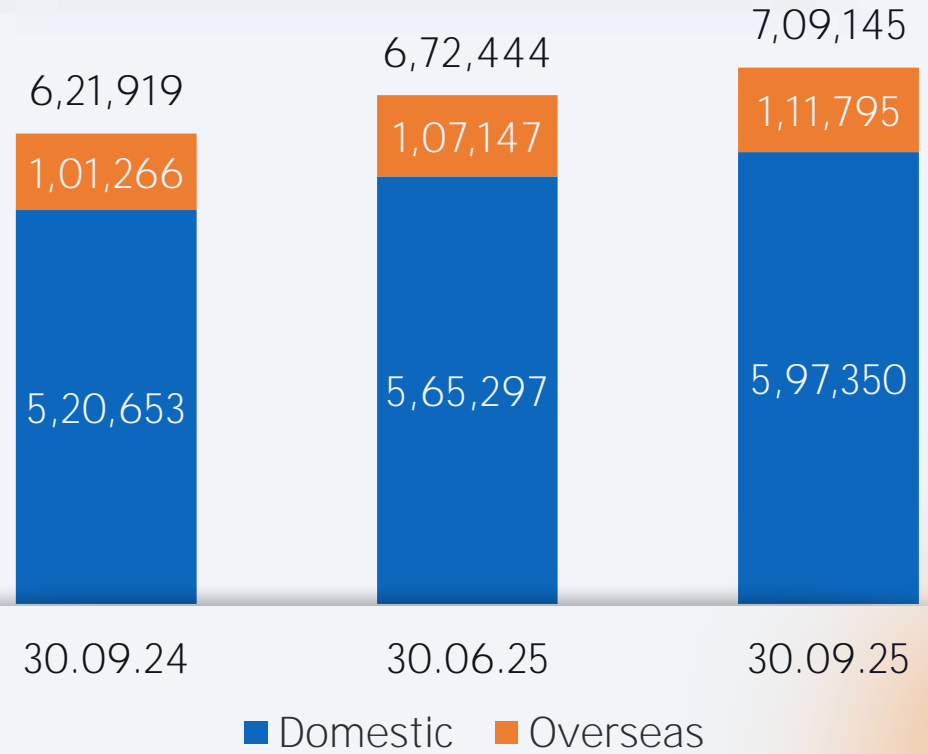
## Business Performance

(Amt in ₹ Cr)

### Domestic & Overseas Deposits



### Domestic & Overseas Advances



# Global Deposits & Advances – Growth



## Business Performance

(Amt in ₹ Cr)

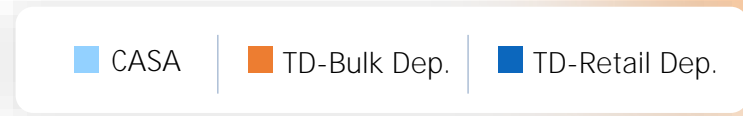
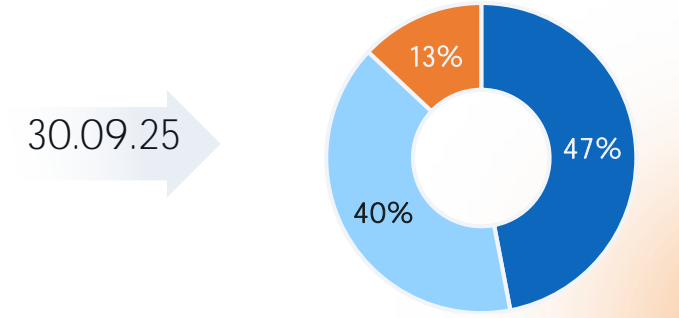
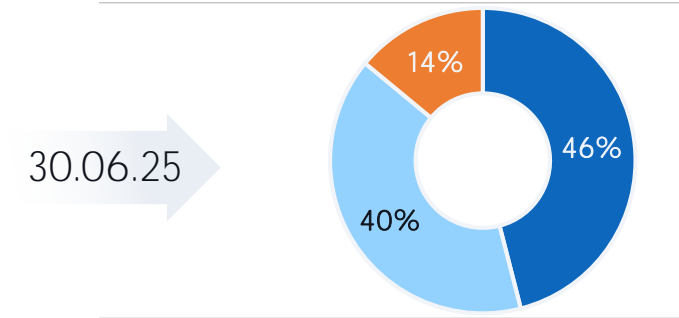
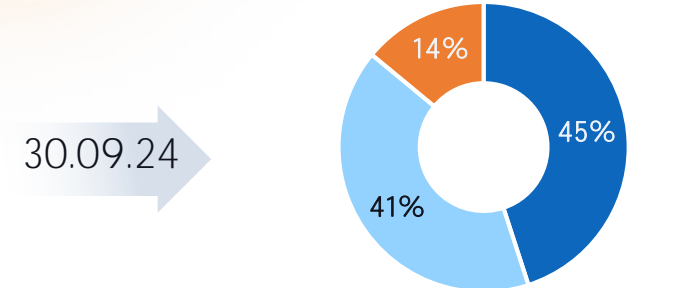
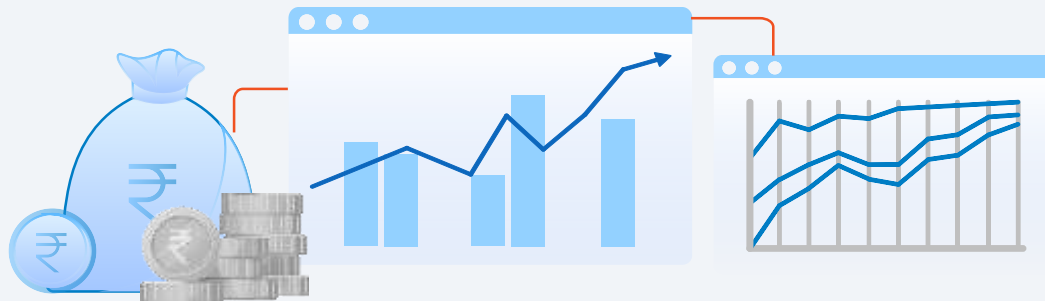
Particulars	30.09.24	30.06.25	30.09.25	QoQ Growth		YoY Growth	
				Amount	Percentage	Amount	Percentage
Global Deposits	7,75,181	8,33,698	8,53,301	19,603	2.35	78,120	10.08
Global Advances	6,21,919	6,72,444	7,09,145	36,701	5.46	87,226	14.03
Global Business Mix	13,97,100	15,06,142	15,62,446	56,304	3.74	1,65,346	11.83

# Domestic Deposits

## Business Performance

(Amt in ₹ Cr)

Types of Deposits	30.09.24	30.06.25	30.09.25
CASA (Amount)	2,75,618	2,81,846	2,86,492
CASA (%)	41.18	39.88	39.39
Total Term Deposits	3,93,681	4,24,952	4,40,799
Retail Term Deposits (%)	45.18	46.49	47.41
Bulk Deposits (%)	13.64	13.63	13.20





# Composition Of Gross Domestic Advances

## Business Performance

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25	Growth YoY(%)
Agriculture	91,607	97,358	1,04,107	13.65
MSME	84,010	92,908	97,834	16.46
Retail	1,21,517	1,37,782	1,45,768	19.96
RAM*	2,97,134	3,28,048	3,47,709	17.02
Corporate & Others	2,23,519	2,37,249	2,49,641	11.69
Gross Domestic Advances	5,20,653	5,65,297	5,97,350	14.73
RAM Advances (%)	57.07	58.03	58.21	

\* Excluding RIDF, PSLC and SIDBI Bonds

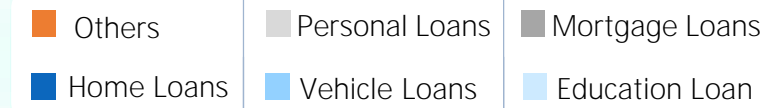
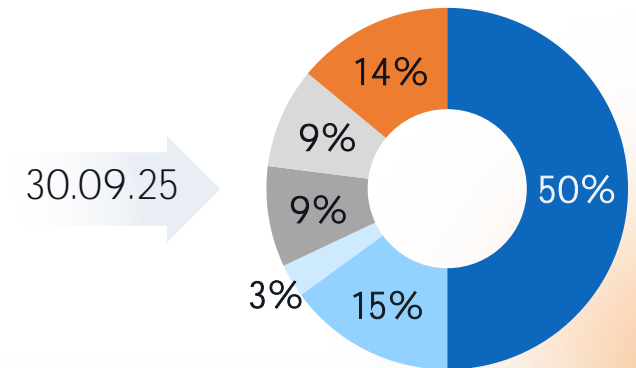
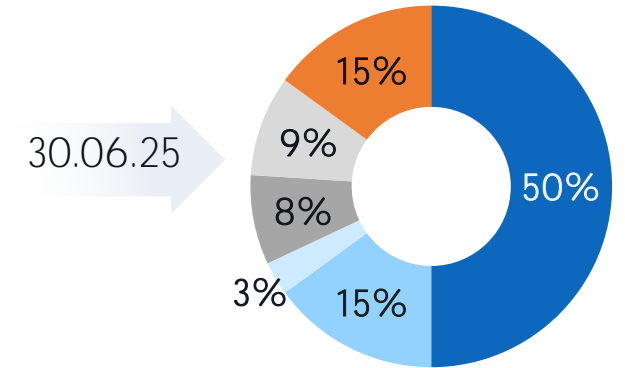


## Business Performance

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25	Growth YoY (%)
Home loans	63,058	69,197	72,807	15.46
Vehicle loans	18,541	21,001	22,177	19.61
Education loans	3,691	3,846	4,052	9.78
Mortgage loans	9,705	10,762	13,255	36.58
Personal loans	11,542	12,721	12,978	12.44
Others*	14,980	20,255	20,499	36.84
<b>Total Retail Loans</b>	<b>1,21,517</b>	<b>1,37,782</b>	<b>1,45,768</b>	<b>19.96</b>

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



## Business Performance

(Amt in ₹ Cr)

Particulars	Regulatory Target	30.09.24	30.06.25	30.09.25
ANBC		4,33,105	4,96,531	5,03,530
Priority Sector		1,99,535	2,27,393	2,35,780
% To ANBC	40.00	46.07	45.80	46.83
Agriculture*		93,641	99,025	1,01,588
% To ANBC	18.00	21.62	19.94	20.18
Small & Marginal Farmers		50,016	67,751	71,259
% To ANBC	10.00	11.55	13.64	14.15
Weaker Section		59,921	84,821	89,558
% To ANBC	12.00	13.84	17.08	17.79
Micro Enterprises (PS)		45,721	48,265	49,987
% To ANBC	7.50	10.56	9.72	9.93

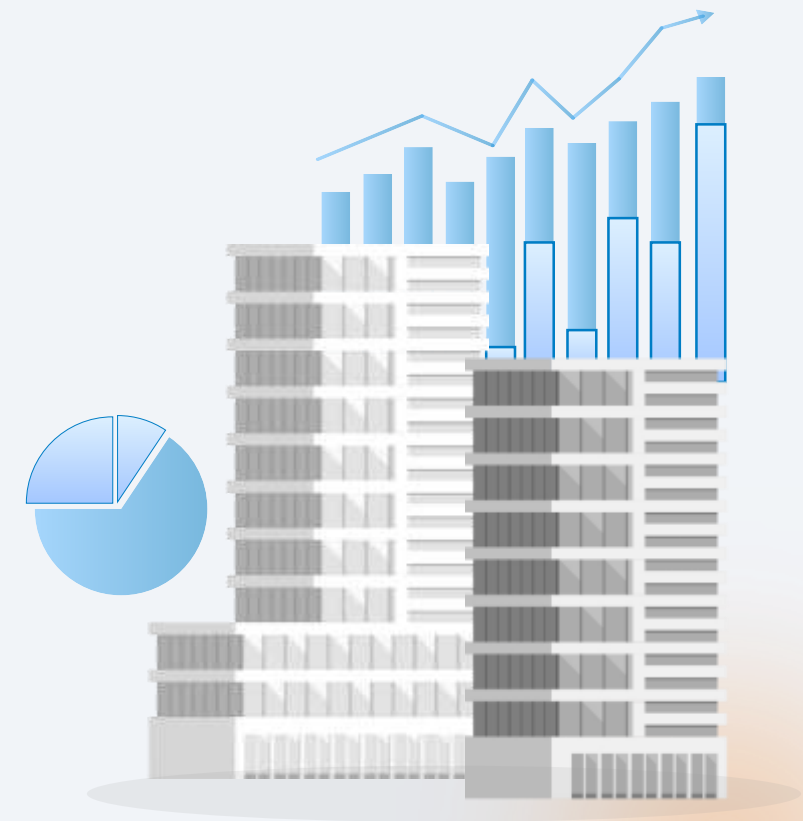
\* Including RIDF /PSLC

# Domestic Credit – Industry Wise Outstanding

## Business Performance

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25
Infrastructure	59,434	58,089	58,288
Basic Metal & Metal products	19,160	18,893	21,635
Textiles	6,729	6,331	6,432
Gems & Jewellery	2,933	3,031	3,122
Chemicals & Chemical products	7,167	7,653	7,839
Vehicles & Transport equipment	2,226	2,079	2,093
Rubber, Plastic & their products	3,717	3,952	4,083
Construction	4,562	4,656	4,720
Direct Exp to Real Estate Sector	75,085	83,701	90,469
- Residential Mortgage*	72,969	80,758	86,883
- CRE	2,116	2,944	3,586
NBFC (Incl. HFC)	61,349	66,547	73,316
* Includes Priority Sector Housing Loans and all other Residential Mortgages			



# NBFC Portfolio – Global Outstanding

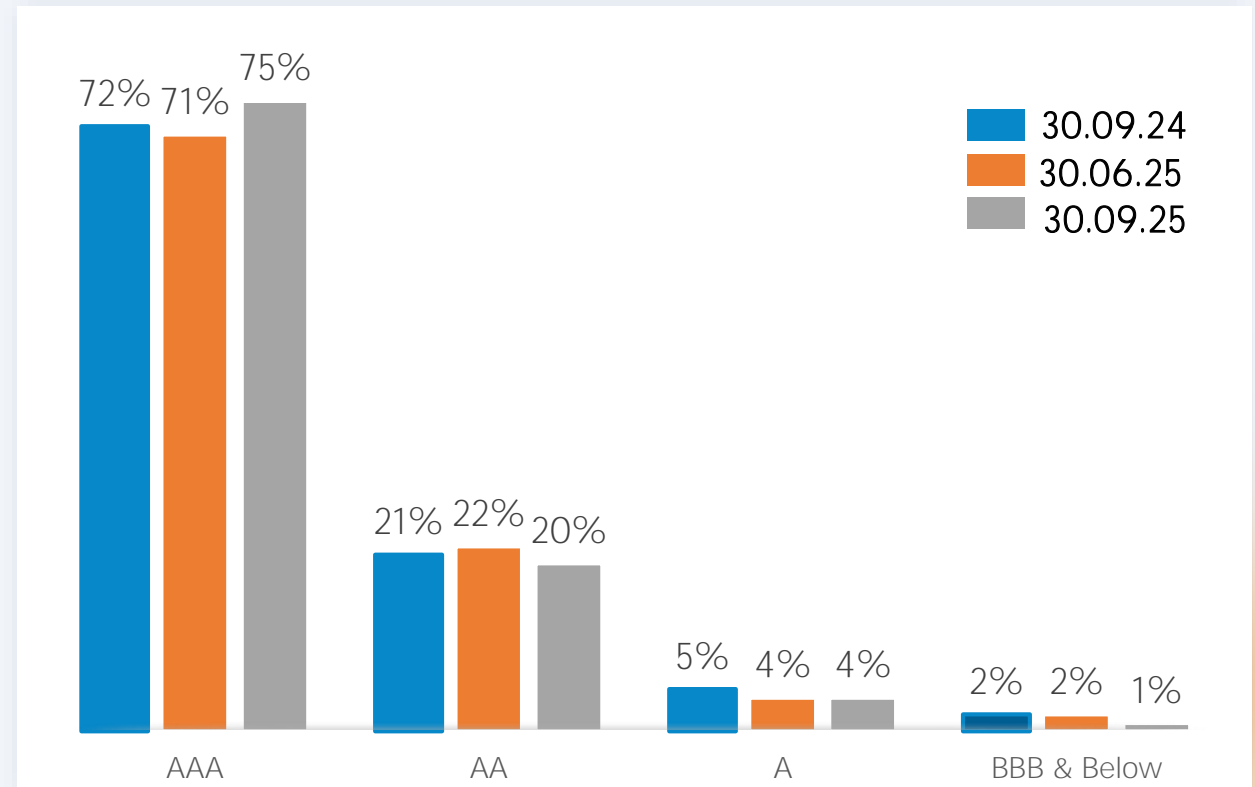
## Business Performance

### NBFC Portfolio

(Amt in ₹ Cr)

Ratings	30.09.24	30.06.25	30.09.25
AAA	55,204	61,866	69,579
AA	16,450	18,436	18,527
A	4,040	3,688	3,544
BBB & Below	1,415	1,370	1,394
<b>Total</b>	<b>77,109</b>	<b>85,360</b>	<b>93,044</b>

### NBFC Rating Profile



## Business Performance

(Percentage)

Category	AAA	AA	A	BBB & below	Grand Total
NBFC-HFC (%)	24.86	7.98	0.23	0.01	33.06
Backed by PSU	10.88	1.64	-	-	12.53
Backed by Bank	4.58	2.12	-	-	6.70
Private	9.40	4.21	0.23	0.01	13.84
NBFC-MFI (%)	-	1.01	0.41	0.02	1.45
Private	-	1.01	0.41	0.02	1.45
NBFC-Others (%)	49.92	10.92	3.17	1.47	65.49
Backed by PSU	24.10	-	2.60	-	26.71
Backed by Bank	3.94	0.34	-	-	4.29
Private	21.88	10.58	0.57	1.47	34.50
Grand Total (%)	74.78	19.91	3.81	1.50	100.00

## Business Performance

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25
1. Power	34,868	34,066	34,644
a) SEBs	15,361	11,832	11,069
▪ Generation	6,448	5,611	5,325
▪ Transmission	2,323	1,655	1,578
▪ Distribution	6,590	4,566	4,166
b) PSUs & Pvt Power Cos	19,507	22,234	23,575
2. Roads and Ports	17,498	17,364	17,323
3. Telecom	373	348	358
4. Other Infrastructure	6,695	6,311	5,963
<b>Total</b>	<b>59,434</b>	<b>58,089</b>	<b>58,288</b>

## Approval for Infrastructure Bonds

FY 26



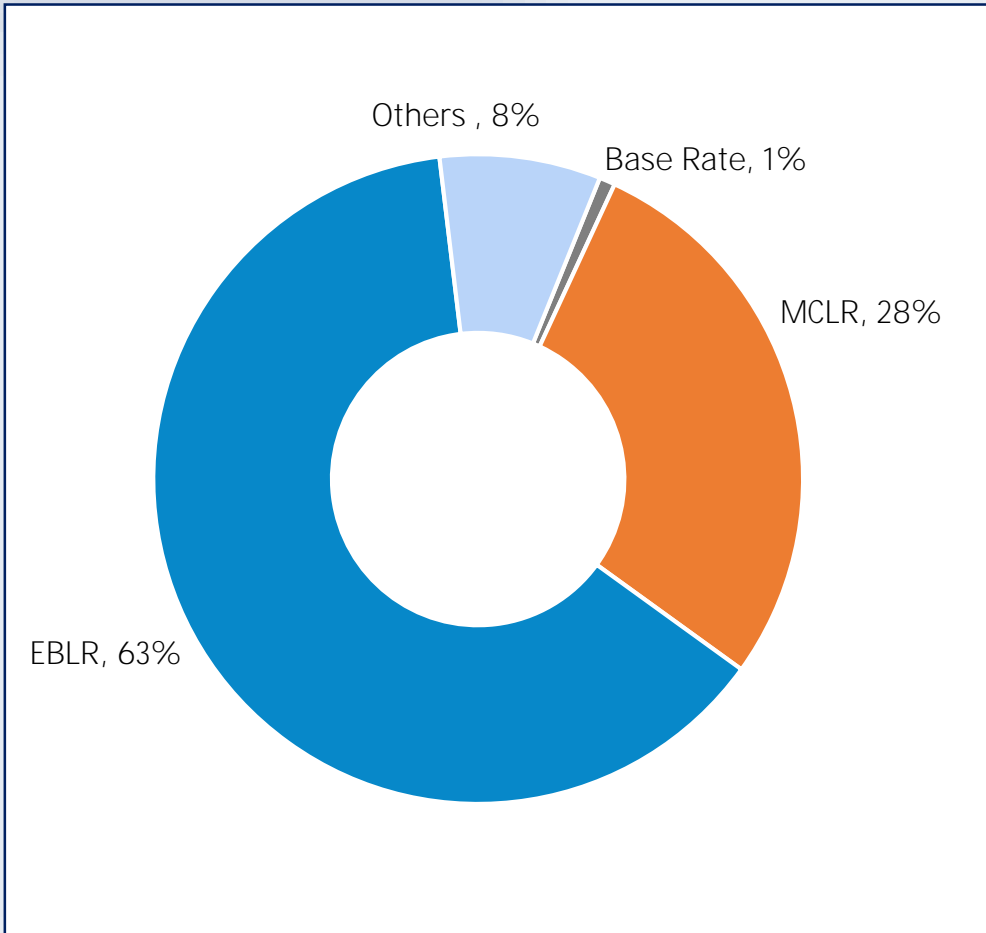
**₹20,000**  
Crores



# Benchmark wise Distribution of Advances – Standard Domestic

## Business Performance

(Amt in ₹ Cr)



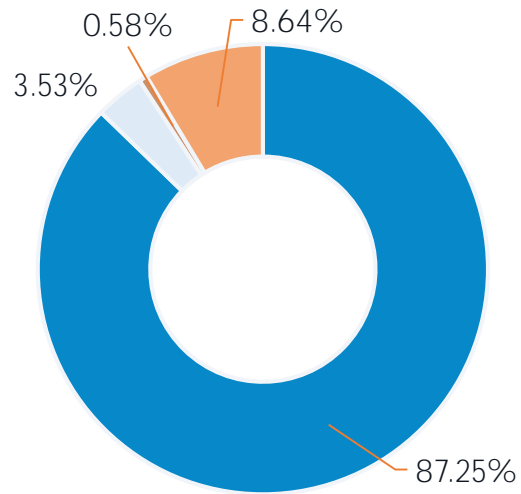
Benchmark Rates	Standard Advances as on 30.09.25	Share (%)
Base Rate	2,477	0.43
MCLR	1,60,801	27.74
EBLR	3,67,136	63.35
Others	49,165	8.48
Grand Total	5,79,579	100.00



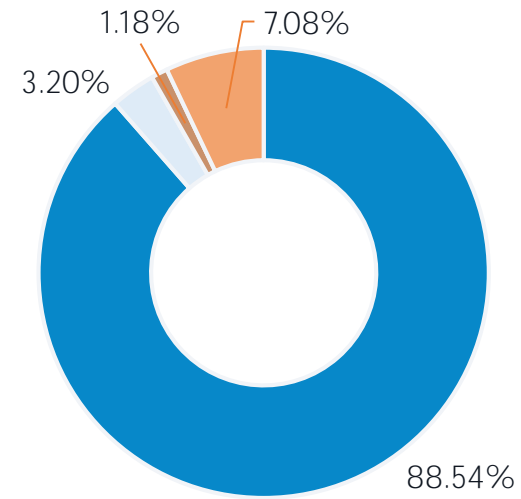
# External Ratings wise Distribution of Standard Corporate Advances

## Business Performance

### Domestic Corporate Advances – Above ₹ 50 Cr



30.06.25



30.09.25

■ A & above ■ BBB ■ Below BBB ■ Unrated

As on 30.09.25, Investment grade accounts form 92% of our Standard Corporate Advances portfolio

## Business Performance

(Amt in ₹ Cr)

Particulars	As on 30.06.25					As on 30.09.25				
	AFS	HTM	FVTPL	SUB-JV	Total	AFS	HTM	FVTPL	SUB-JV	Total
SLR Investments	23,025	1,54,937	33,418	-	2,11,380	20,001	1,59,133	22,804	-	2,01,938
- of which Govt Securities	23,025	1,54,937	33,418	-	2,11,380	20,001	1,59,133	22,804	-	2,01,938
Non SLR Investments	11,351	26,639	6,431	3,638	48,059	8,399	26,663	7,337	3,639	46,038
M Duration	2.61	-	3.34	-	-	2.40	-	3.81	-	-
Total	34,376	1,81,576	39,849	3,638	2,59,439	28,400	1,85,796	30,141	3,639	2,47,976

# Net Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

	OE Sep 24	OE Jun 25	OE Sep 25	YoY (%)
Interest Income	17,355	18,352	18,405	6
a. Advances	12,068	12,792	12,944	7
b. Investments	4,295	4,624	4,530	5
c. Money Market Operations & Others	992	936	931	-6
Interest Expended	11,369	12,284	12,493	10
a. Deposits	9,448	9,826	10,093	7
b. Borrowings	1,636	1,954	1,896	16
c. Subordinated Bonds & Others	285	504	504	77
Net Interest Income	5,986	6,068	5,912	-1

	HY Sep 24	HY Sep 25	YoY (%)
	34,293	36,757	7
	24,062	25,736	7
	8,335	9,154	10
	1,896	1,867	-1
	22,032	24,776	12
	18,267	19,919	9
	3,275	3,850	18
	490	1,007	106
	12,261	11,981	-2

# Non-Interest Income (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Sep 24	QE Jun 25	QE Sep 25	YoY (%)
a. Commission, Exchange & Brokerage	440	406	511	16
b. Cross Selling (Third Party Commission)	85	49	77	-10
c. Profit from Sale and Revaluation of Investments	730	820	314	-57
d. Profit from Exchange Transactions	72	106	160	123
e. Recovery In W/o accounts	685	322	337	-51
f. Other Non Interest Income	506	463	822	62
<b>Non Interest Income</b>	<b>2,518</b>	<b>2,166</b>	<b>2,220</b>	<b>-12</b>

HY Sep 24	HY Sep 25	YoY (%)
772	916	19
133	126	-5
896	1,134	26
134	266	98
887	659	-26
997	1,285	29
<b>3,820</b>	<b>4,386</b>	<b>15</b>

# Operating Expenses (Global)

## Financial Performance

(Amt in ₹ Cr)

Particulars	QE Sep 24	QE Jun 25	QE Sep 25	YoY (%)
1. Staff Expenses	2,631	2,396	2,452	-7
2. Overheads			-	
a. Rent, Taxes and Lighting	251	243	262	4
<b>b. Depreciation on Bank's Property</b>	139	173	180	29
c. Printing and Stationery	28	23	27	-1
<b>d. Postage &amp; Telecommunication</b>	113	90	75	-34
e. Repairs and Maintenance	28	26	30	7
<b>f. Travelling Expenses</b>	136	110	140	3
g. Insurance (Dep. & General Ins.)	224	255	299	33
<b>h. Misc Expenses and Others</b>	805	909	847	5
<b>Total Operating Expenses</b>	<b>4,355</b>	<b>4,225</b>	<b>4,313</b>	<b>-1</b>

HY Sep 24	HY Sep 25	YoY (%)
4,976	4,849	-3
	-	
483	505	5
273	353	29
48	50	4
195	165	-16
51	56	10
224	250	12
449	554	23
1,557	1,756	13
<b>8,256</b>	<b>8,538</b>	<b>3</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

Particulars	OE Sep 24	OE Jun 25	OE Sep 25	YoY (%)
Operating Profit	4,147	4,009	3,821	-8
Provisions for				
- Bad & Doubtful (NPA)	1,427	1,104	472	-67
- Non Performing Investment (NPI)	-0	-	0	-
- Standard Assets & Others	-384	-8	-31	-92
Provisions before Tax	1,043	1,096	441	-58
Profit before Tax (PBT)	3,104	2,913	3,380	9
Taxation	731	661	825	13
Net Profit	2,374	2,252	2,555	8

(Amt in ₹ Cr)

HY Sep 24	HY Sep 25	YoY (%)
7,825	7,830	-
2,643	1,577	-40
-282	0	-
-25	-40	57
2,336	1,537	-34
5,488	6,293	15
1,412	1,486	5
4,076	4,807	18

## Financial Performance

Particulars	QE Sep 24	QE Jun 25	QE Sep 25	HY Sep 24	HY Sep 25
Yield on Advances (%)	8.43	8.01	7.81	8.51	7.91
Yield on Investments (%)	7.10	6.98	6.80	7.11	6.89
Yield on Funds (%)	7.55	6.96	7.13	7.46	6.94
Cost of Deposits (%)	4.95	4.85	4.85	4.88	4.85
Cost of Funds (%)	4.94	4.66	4.84	4.79	4.67
Net Interest Margin (NIM) (%)	2.81	2.55	2.41	2.94	2.48
Cost to Income Ratio (%)	51.22	51.31	53.02	51.34	52.16
Credit Deposit Ratio (%)	80.23	80.66	83.11	80.23	83.11
Return on Assets (%)	0.94	0.82	0.91	0.82	0.87
Return on Equity (%)	16.33	13.55	14.94	14.24	14.14
Credit Cost (Annualised) (%)	0.97	0.68	0.28	0.91	0.47
Book Value Per Share (Tangible) (₹)	130.47	146.86	151.30	130.47	151.30
Book Value Per Share (₹)	137.37	150.15	155.46	137.37	155.46

## Asset Quality

(Amt in ₹ Cr)

Particulars	As on 30.09.24		As on 30.06.25		As on 30.09.25	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
Standard Advances	5,94,463	95.59	6,52,804	97.08	6,91,130	97.46
Gross NPA	27,456	4.41	19,640	2.92	18,014	2.54
- Sub-Standard	4,402	0.71	4,220	0.63	4,805	0.68
- Doubtful	12,289	1.97	8,149	1.21	10,294	1.45
- Loss	10,765	1.73	7,271	1.08	2,915	0.41
Gross Advances	6,21,919	100.00	6,72,444	100.00	7,09,145	100.00



# Movement of NPA (Global)

## Asset Quality

(Amt in ₹ Cr)

Segment	QE Sep 24	QE Jun 25	QE Sep 25
Opening Balance (Gross NPA)	27,716	21,749	19,640
+ Fresh Slippage	2,357	2,080	887
+ Debits in existing NPA accounts	189	69	8
Total Addition	2,546	2,149	895
- Cash Recovery	1,523	1,226	1,022
- Upgradation	246	573	418
- Written Off	1,037	2,459	1,081
Total Reduction	2,806	4,258	2,521
Closing Balance (Gross NPA)	27,456	19,640	18,014
Less: Provisions	21,807	14,690	13,484
Net NPA	5,649	4,950	4,530
Recovery in URI/UCI	399	329	253
Gross cash recovery (Recovery + Upgradation)	2,168	2,128	1,693

# Asset Quality Ratio (Global)

## Asset Quality

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25
Gross NPA	27,456	19,640	18,014
Net NPA	5,648	4,950	4,530
Gross NPA (%)	4.41	2.92	2.54
Net NPA (%)	0.94	0.75	0.65
Provision Coverage (%)	92.22	92.94	93.39
Slippage Ratio (%)	0.44	0.33	0.14
Credit Cost (%)	0.97	0.68	0.28

# Sector wise Classification of Gross NPA

## Asset Quality

Amt in (₹ Cr)

Sector	QE Sep 24		QE Jun 25		QE Sep 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	2,418	9	1,645	8	1,535	9
Agriculture	9,488	35	8,936	46	8,930	50
MSME	10,644	39	6,563	33	6,306	35
Corporate	4,521	16	2,255	12	999	6
Total Domestic	27,071	99	19,399	99	17,770	99
Overseas	385	1	241	1	244	1
Total Global	27,456	100	19,640	100	18,014	100

# Sector wise breakup of Slippages

## Asset Quality

(Amt in ₹ Cr)

Sector	QE Sep 24		QE Jun 25		QE Sep 25	
	Amount	% of total	Amount	% of total	Amount	% of total
Retail	211	8	419	20	149	17
Agriculture	702	28	789	37	503	56
MSME	475	19	753	35	345	39
Corporate	1,094	43	139	6	-84	-9
Total Domestic	2,482	98	2,100	98	913	102
Overseas	64	2	49	2	-18	-2
Total Global	2,546	100	2,149	100	895	100

## Asset Quality

(Amt in ₹ Cr)

Position of ₹ 5.00 crores & above						
SMA Category	30.09.24		30.06.25		30.09.25	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	2,018	0.34	1,878	0.29	2,460	0.36
SMA-1	3,268	0.55	645	0.10	1,685	0.24
SMA-2	2,370	0.40	4,498	0.69	2,020	0.29
Grand Total	7,656	1.29	7,021	1.08	6,165	0.89

Sector-wise SMA	30.06.25				30.09.25			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	277	70	124	471	198	70	133	401
Retail	88	64	87	239	111	48	111	270
MSME	891	388	351	1,630	523	259	470	1,252
Corporate	622	123	3,936	4,681	1,628	1,308	1,306	4,242
Grand Total	1,878	645	4,498	7,021	2,460	1,685	2,020	6,165

## Asset Quality

(Amt in ₹ Cr)

Category	Outstanding as on 30.09.25			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	272	2,873	-	3,145	276	0.63
MSME	186	751	298	1,235	73	
Corporate & Others	72	-	-	72	4	
Total	530	3,624	298	4,452	353	

# Summary of NCLT Cases – Domestic (As on 30.09.25)

## Asset Quality

(Amt in ₹ Cr)

Particulars	No. of Accounts	Total Book Outstanding (FB)	Provision held	Provision (%)
RBI List -1	2	1,404	1,404	100
RBI List -2	6	1,630	1,630	100
Cases filed and admitted in NCLT by our Bank	68	5,650	4,772	84
Cases under admission in NCLT by our Bank	10	813	690	85
Cases filed and admitted in NCLT by other Bank	221	22,934	21,775	95
Cases under admission in NCLT by other Bank	4	322	247	77
<b>Total</b>	<b>311</b>	<b>32,753</b>	<b>30,518</b>	<b>93</b>

Cash Recovery in NCLT Accounts: ₹493 Cr in HY FY26

## Capital & Share Holding

Particulars	30.09.24	30.06.25	30.09.25
Capital Adequacy - Basel III			
CET-1 Capital	58,527	66,428	66,255
Tier I Capital	61,379	69,280	69,107
Tier II Capital	10,628	10,250	10,459
Total Capital (CRAR)	72,006	79,530	79,566
Risk Weighted Assets (RWA)	4,32,908	4,57,350	4,76,865
CET-1 (%) including CCB	13.52	14.52	13.89
Tier I (%)	14.18	15.15	14.49
Tier II (%)	2.45	2.24	2.19
Capital Adequacy Basel III (%) (incl CCB)	16.63	17.39	16.69

(Amt in ₹ Cr)

Particulars	30.09.24	30.06.25	30.09.25
Total RWA	4,32,908	4,57,350	4,76,865
Credit - RWA	3,69,880	3,87,751	4,08,767
Market - RWA	17,376	17,980	16,479
Operational - RWA	45,652	51,619	51,619

### Approval for Capital Plan -FY26



₹ 5,000  
Crores

(Tier I & II bonds of  
₹2,500 Cr each)

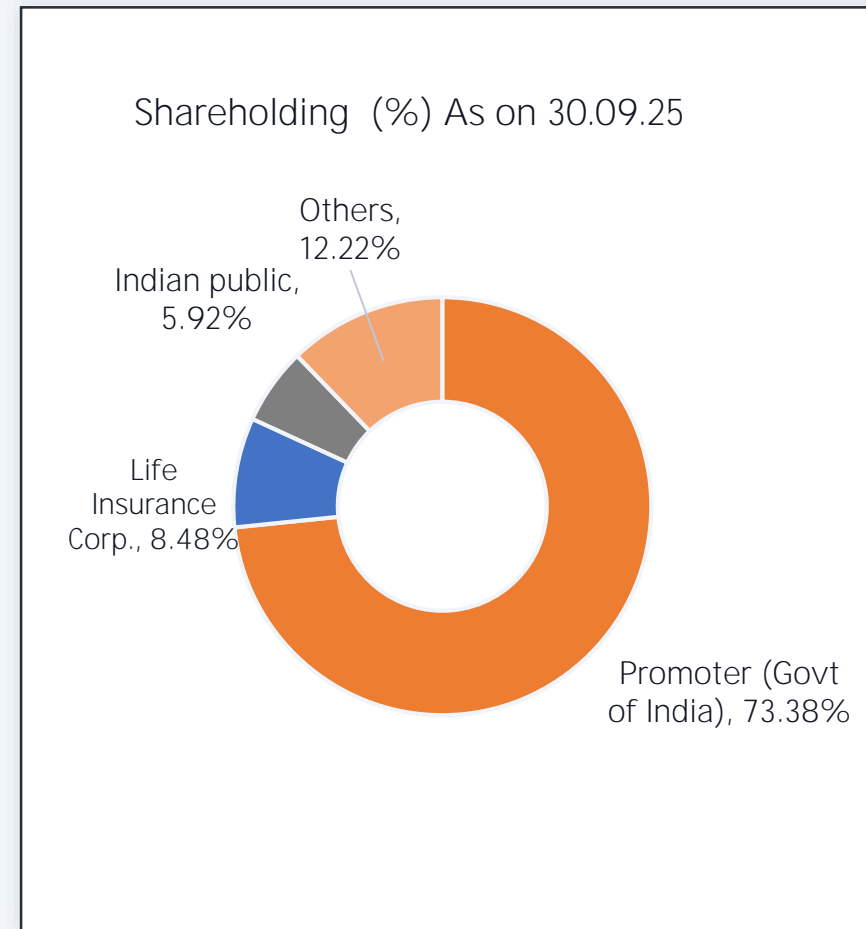




## Capital & Share Holding

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)
Infomeric	AAA (Stable)
Domestic Short Term Rating	
CRISIL Ltd.	A1+
Overseas Rating	
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

Particulars	Shareholding (%) As on 30.06.25	Shareholding (%) As on 30.09.25
Government of India	73.38	73.38
Life Insurance Corp	8.48	8.48
Indian Public	6.27	5.92
Others	11.87	12.22
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 4.9 lakh Active Users.

### BOI Omni NEO Platform

#### Retail Mobile Banking - New Features

Locker services – Apply & view lockers

Mutual Funds Order History – View details of Mutual fund order history

#### Corporate Mobile Banking - New Omni Neo Platform

Admin and User setup facility

Fund transfer with maker checker functionality

### Biometric UPI Authentication

Seamless UPI transaction with biometric authentication process

### Portable UPI QR Sound Box Device

Supports 14 regional languages. More than 1.13 Cr transactions in Q2FY26



### e-platform

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

7.46 lakh loan accounts opened in Q2FY26; 1.02 lakh accounts through web journey.

### Debit/Credit Cards – New Launches

Special Debit Card - BOI Braille Card

Premium International Debit Card - BOI MasterCard World Card

Ultra premium Credit Card - BOI RuPay Celestia Credit Card

### Awards & Recognitions

IBEX INDIA BFSI Tech Awards 2025 Most Innovative Use of Technology

1<sup>st</sup> bank to achieve Website Quality Certification for our Official Site under GIGW Manual 3.0 Standards

Bharat Collection Summit and Awards 2025, under "Best use of Data Analytics in Collection" category

## 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.
- 23 APIs made live

### Project Star ADITYA

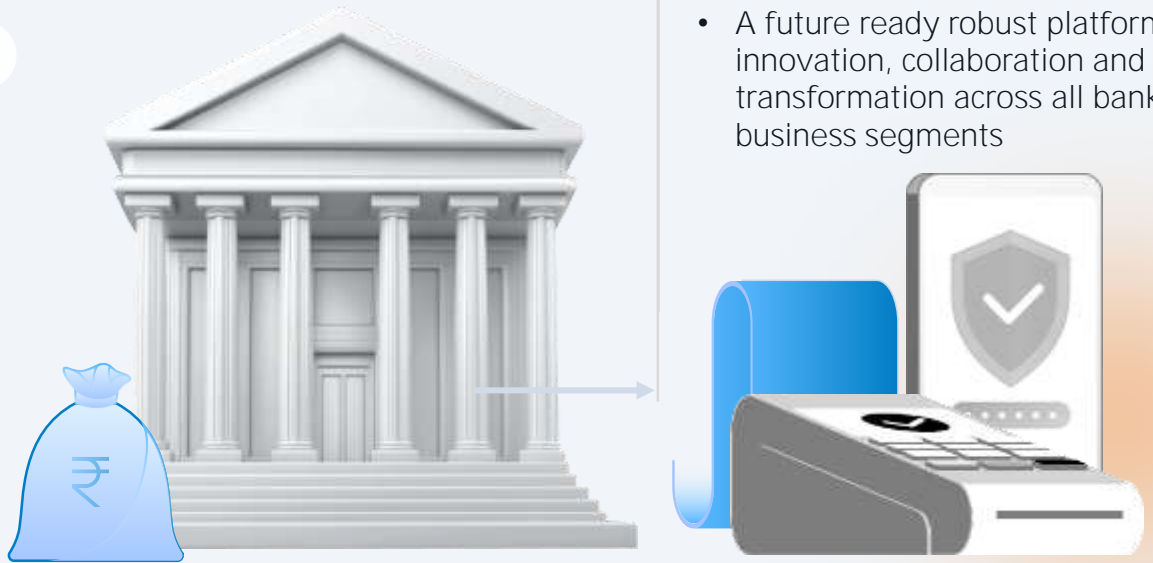
#### Enhanced Enterprise Datawarehouse & Analytics Centre of Excellence

- 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
- 26 process automated so far, saving more than 33,000 man-hours



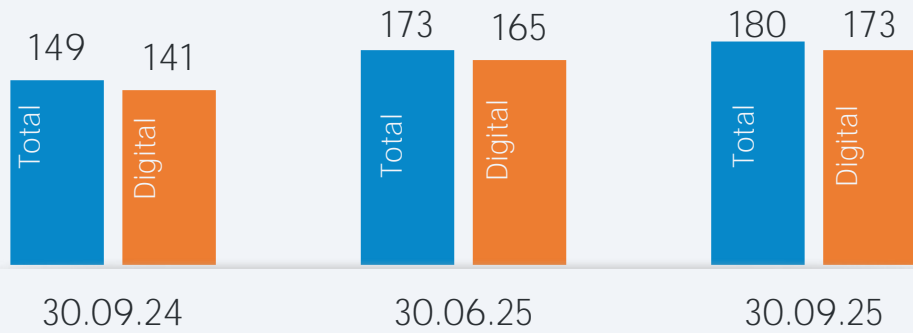
### Fintech Centre of Excellence (CoE)

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

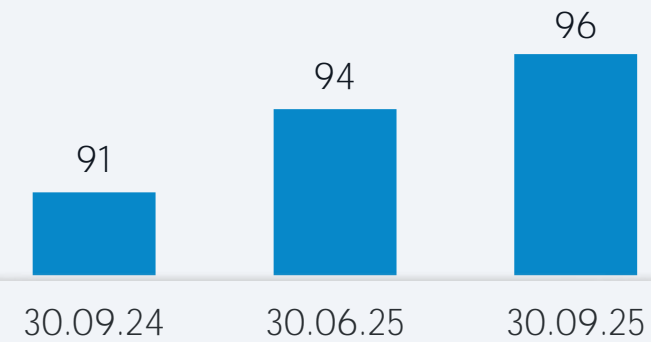
# Digital Banking – Alternate Delivery Channels

## Digital Banking

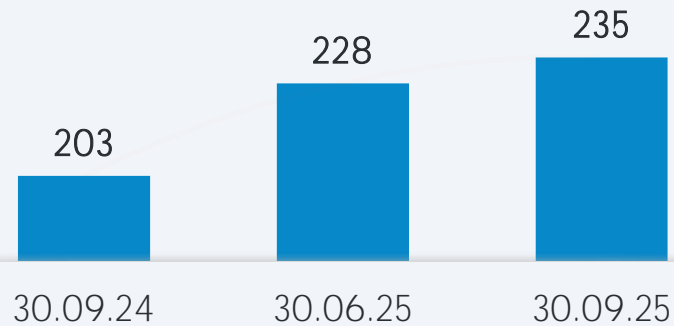
### Quarterly Transaction Count (in Cr)



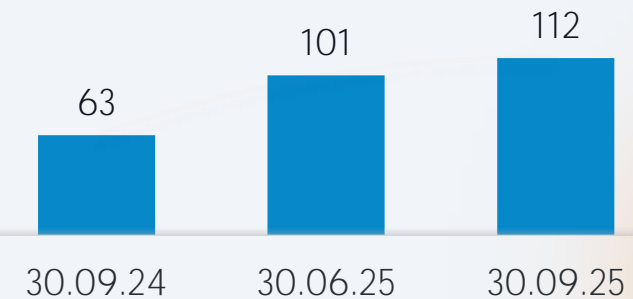
### Internet Banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile Banking Users (in lakhs)



# Major Products offered through e-platform

## Digital Banking

Retail	Agriculture	MSME	Resources
1. Star Home Loan	1. KCC - Crop Loan / Animal Husbandry	1. MSME Renewal	1. Saving Accounts
2. Top Up Loan	2. Krishi Vahan	2. MSME up to ₹2.00 cr	2. Current Accounts
3. Vehicle Loan	3. Self Help Group	3. Mudra – Sishu	3. Term Deposits
4. Education Loan	4. Bhoomihin Kisan Card	4. Mudra – Kishor	4. Recurring Deposits (Including Flexi RD)
5. Loan/OD Against Property	5. e-Smart Dairy	5. Mudra - Tarun	5. Harit Jama Yojana - Green Deposits
6. Pensioner Loan	6. Gold Loan	6. Vehicle Express Loan	
7. Personal Loan	7. KCC Renewal	7. Star Digibiz	
8. Solar Roof Top Loan			
9. Smart Home Loan			
10. Earnest Money Deposit Scheme (Retail)			

## Other Parameters



Tools for the detection of Mule Accounts

- ✓ MuleHunter.AI - Tool
- ✓ I4C - Data
- ✓ AMLOCK – Tool
- ✓ NPCI – Data
- ✓ Dept of Telecom (DOT) - Data



Cyber Security  
Center of Excellence (CS-CoE)



Compliant to RBI CSF 2016 &  
2024



ISO 27001:2022  
ISO 22301:2019  
PCI DSS Certified



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



4<sup>th</sup> IBA CISO Citation 2025  
Cyber security Incident  
response –Runner Up



4<sup>th</sup> IBA CISO Citation 2025  
Cyber security compliance  
champion- winner



4<sup>th</sup> IBA CISO Citation 2025  
Cyber Security Transformation of  
the Year –Special mention



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



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



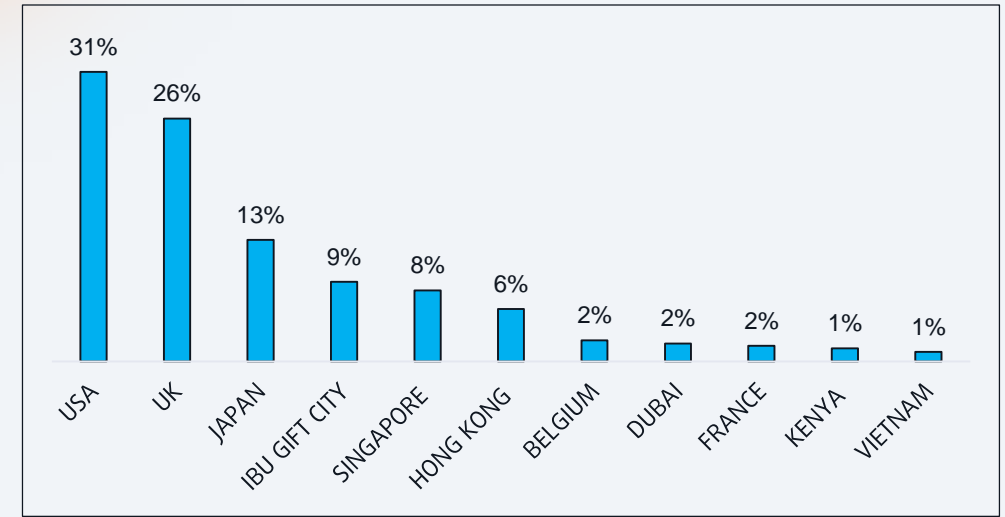
## Other Parameters

### Select Business Parameters of Overseas Branches

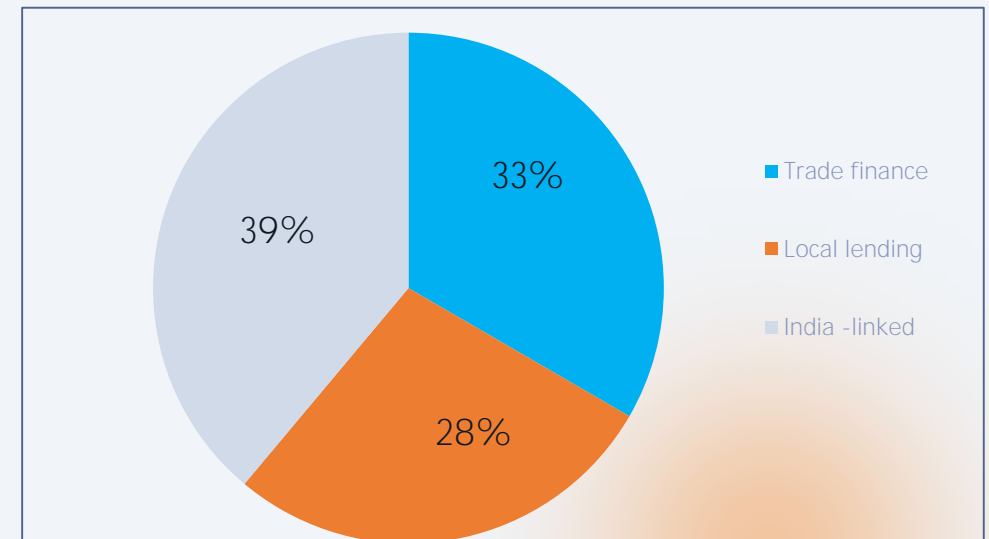
(Amt in ₹ Cr)

Parameters	30.09.24	30.06.25	30.09.25
Deposits	1,02,449	1,23,421	1,23,203
Advances	1,01,266	1,07,147	1,11,795
Business Mix	2,03,715	2,30,568	2,34,998
Total Income	2,197	2,126	2,188
Operating Profit	395	390	419
Net Profit	302	349	337
Gross NPA	385	241	244
Net NPA	108	67	61

### 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.	257	557	771	1,328	31	9	5
Bank of India (Tanzania) Ltd.	78	615	476	1,091	35	6	5
Bank of India (Uganda) Ltd.	382	792	564	1,356	70	45	28
PT Bank of India Indonesia, Tbk	1,848	1,875	2,184	4,059	115	3	-2
Indo Zambia Bank	154	7,418	3,583	11,001	529	305	193

- Business Figures as on 30.09.25
- Income & Profit Figures is for HY ended 30.09.25

## Other Parameters

(As on 30.09.25)

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	69.36	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	915.85	35.00
Joint Venture - Domestic				
8	Star Union Dai-Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	27.48

## Other Parameters

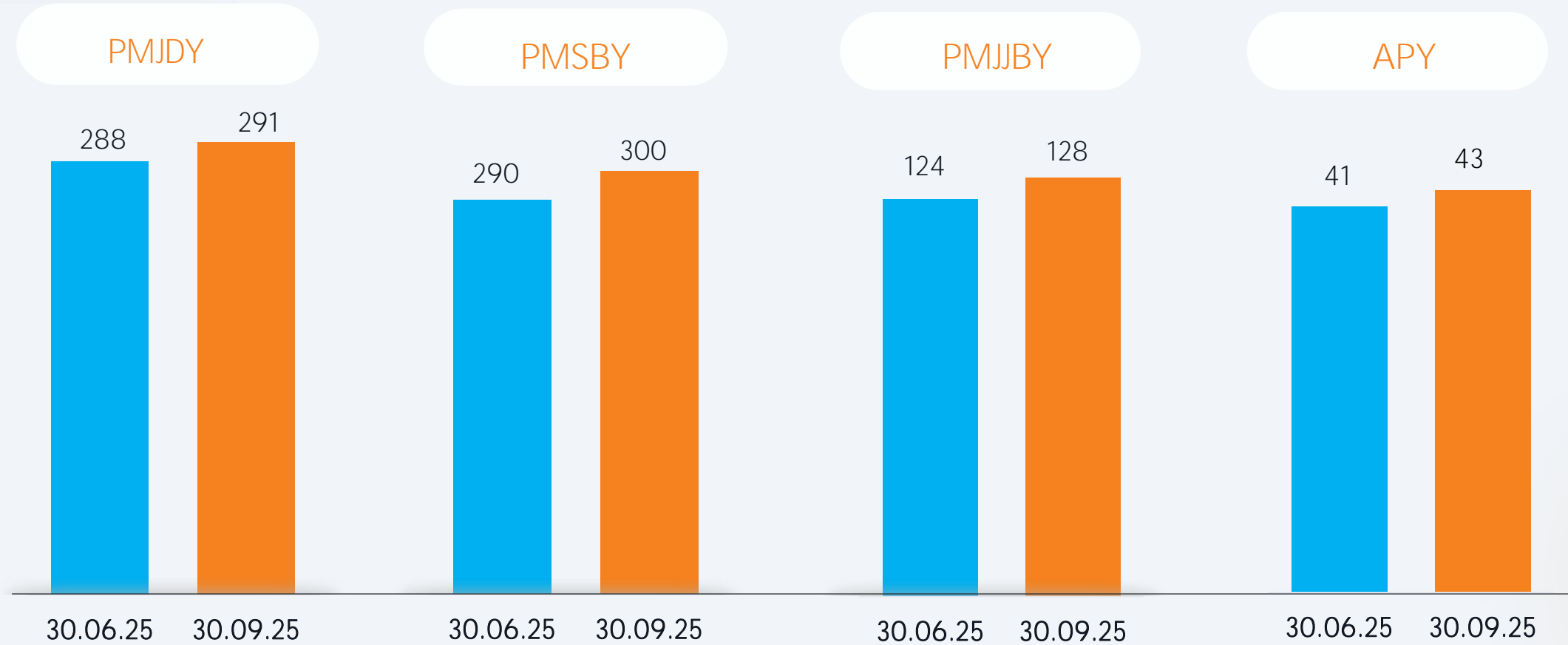
Branch Network	30.09.25
Domestic Branches	5,375
<ul style="list-style-type: none"> <li>▪ Metro</li> </ul>	993
<ul style="list-style-type: none"> <li>▪ Urban</li> </ul>	874
<ul style="list-style-type: none"> <li>▪ Semi Urban</li> </ul>	1,598
<ul style="list-style-type: none"> <li>▪ Rural</li> </ul>	1,910
Overseas Branches	22
Digital Banking Units (DBU)	2
Total No. of Branches (Incl. DBU)	5,399
No of ATMs & CRA	7,696
No of BCs	23,956
Total No of Customer Touch points	37,051



# Inclusive Growth – Financial Inclusion

## 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.	69	429
SME City Centre & SME Urban Centre	140	1047
Retail Business center	143	1016
Star Krishi Vikas Kendra	162	562
Foreign Exchange Back Office	1	106
Transaction Monitoring & KYC AML Department	1	72

### Human Resource and business ratios

Parameter	As on 30.09.25
Total No. of Employees	51,052
Female Employees	15,197
Male Employees	35,855
Business Per Employee (Rs. lakhs)	2,955 (2,948 as on 30.06.25)
Profit Per Employee (Rs. lakhs)	19.94 (17.63 as on 30.06.25)

## Other Parameters



Linking Business Strategy with HR



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

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

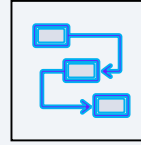
Performance reviews: Daily business insights, facilitating effective business reviews

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

Digital promotions platform: To streamline transparent, merit-based promotion process

### Selective impact metrics

- 20 Lac+ page hits on the Digital HR platform (StarLIGHT) in ~12 months since launch
- 120%+ improvement in EASE 7.0 metrics related to "Developing employees for emerging banking priorities"



Driving Engagement and Wellness



Employee wellness platform: Offering 24x7 professional counselling for emotional wellbeing

New engagement modes: Leadership podcasts for communicating vision and experiences

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

Wall of Fame: Digital recognition platform celebrating top performers

Productivity Hacks: Seminars focused on driving growth beyond work



Building strong Learning Culture



L&D COE : New learning ecosystems to make trainings more relevant & aspirational (Star APEX)

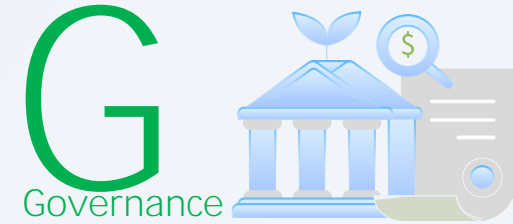
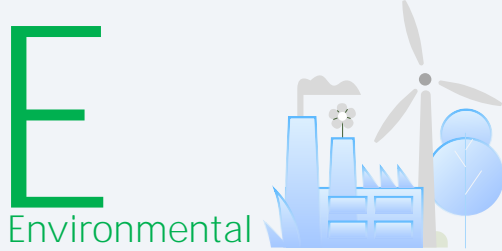
Gen AI tutors: To help employees master product knowledge & behavioral skills through quizzes and real-life simulations (Star VidyAI)

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

Leadership training: Customized programs based on competency assessment & 360° feedback in partnership with external agencies/institutes

# Environmental, Social & Governance (ESG)



CareEdge-ESG has assigned CareEdge-ESG 1 Rating (Score of 74.5) to BOI.

Our Renewable Energy exposure has crossed ₹9,400 Crs.

11 thousand households were sanctioned rooftop solar power scheme in FY26. Under clean transportation, we financed over 1,900 electric four wheelers.

Under Star Energy Saver scheme for modernizing MSMEs with energy efficient and clean machinery, in FY26 alone we disbursed over ₹117 Crs.

Dedicated Team for Green Initiatives  
Green Team – for Green Finance  
Green Cell – for Green Strategy  
Frontline staff handling corporate customers undergoing ESG, Sustainability & Climate Risk training. All new recruits are being mandatorily trained in ESG

## Inclusive Growth

Over 6.89 lakh street vendors assisted under PM-SVANidhi scheme

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.

Around 20,000 trained through RSETIs in FY25. All 43 RSETIs achieved AA grading for FY25.

## Diversity

Women constitute 29.7% of our workforce

2.6% of our staff comprises of differently abled persons

76 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.

