



संदर्भ क्र. Ref No Ref No.:HO:IRC:SVM:2023-24:59

दिनांक Date: 06.05.2023.

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-
Audited Financial Results (Standalone & Consolidated) for the
4th Quarter/Year ended 31.03.2023

We enclose a copy of the Investor's Presentation on the Audited Financial Results (Standalone & Consolidated) for the 4th Quarter/Year ended 31.03.2023.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)
कंपनी सचिव Company Secretary

Classification: **Internal**

प्रधान कार्यालय: निवेशक संबंध विभाग, स्टार हाउस-1, आठवीं मंजिल, सी-5, जी-ब्लॉक, बांद्रा कुर्ला संकुल, बांद्रा पूर्व, मुंबई - 400 051
Head Office: Investor Relations Cell, Star House - I, 8th Floor, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Ph.: (022) 6668 4490 :
Fax: (022) 6668 4491 Email: headoffice.share@bankofindia.co.in



PERFORMANCE ANALYSIS

FY 2022-23

117 years of successful journey.....

External Rating of Bank of India

Domestic Long Term Rating

Rating Agency	Rating
Infomeric	AAA (Stable)
CRISIL Ltd.	AA+ (Stable)
ICRA Ltd.	AA+ (Stable)
India Ratings	AA+ (Stable)

Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

Overseas Rating

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

Global Branch Networks

Branch Network	Mar-2022	Dec-2022	Mar-2023
Domestic Branches	5,105	5,118	5,131
- Metro	991	989	991
- Urban	815	822	829
- Semi Urban	1,462	1,454	1,456
- Rural	1,837	1,851	1,853
- Digital Banking Units	-	2	2
Overseas Branches	23	21	21
Total No. of Branches	5,128	5,139	5,152

Capital Raised during FY 2022-23

Additional Tier 1 Bonds

Rs. 1,500
Crores

01.12.2022



01	Key Highlights	(4 - 6)
02	Business Performance	(7 - 17)
03	Financial Performance	(18 - 23)
04	Asset Quality	(24 - 30)
05	Capital & Shareholding	(31 - 33)
06	Digital, New Initiatives & others	(34 - 48)



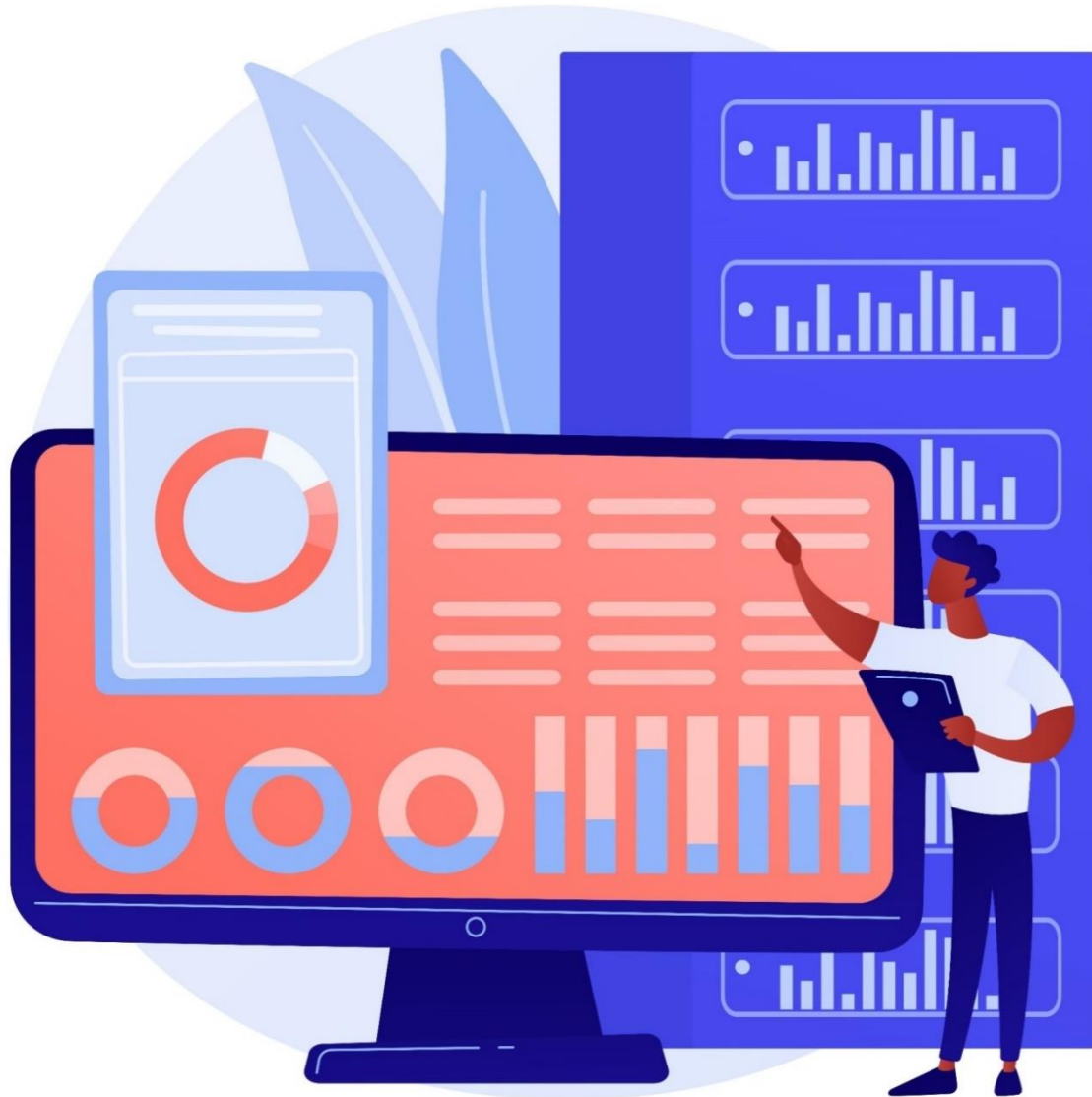
Key Highlights

(Rs in crores)

Particulars	Mar-2021	Mar-2022	Mar-2023
Total Business	10,37,549	10,84,910	11,85,438
Total Deposits	6,27,114	6,27,896	6,69,586
CASA %	41.27	45.02	44.73
Gross Advances	4,10,436	4,57,014	5,15,852
RAM %	51.66	53.77	55.11
Operating Profit	10,273	9,988	13,393
Net Profit	2,160	3,405	4,023
NIM %	2.48	2.36	3.01
Cost to Income Ratio (CIR) %	51.34	54.48	51.08
Gross NPA %	13.77	9.98	7.31
Net NPA %	3.35	2.34	1.66
Return on Assets (ROA) %	0.28	0.43	0.49
Return on Equity (ROE) %	8.81	10.55	10.31

Performance Highlights (FY2022-23 - YOY)

Global Business	CASA	Provision Cover %	Yield on Advances
Increased by 9.27% ↑	Increased by 2.72% ↑	Increased by 192 bps ↑	Increased by 61 bps ↑
Gross Advances	Agri. Advances	MSME Advances	Retail Advances
Increased by 12.87% ↑	Increased by 8.99% ↑	Increased by 9.31% ↑	Increased by 17.40% ↑
Operating Profit	NIM %	Gross NPA %	Net NPA %
Increased by 34.08% ↑	Increased by 65 bps ↑	Decreased by 267 bps ↓	Decreased by 68 bps ↓

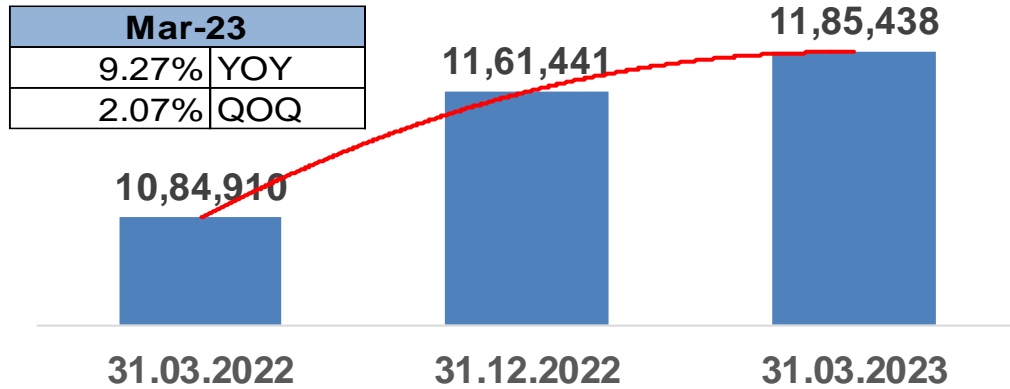


Business Performance

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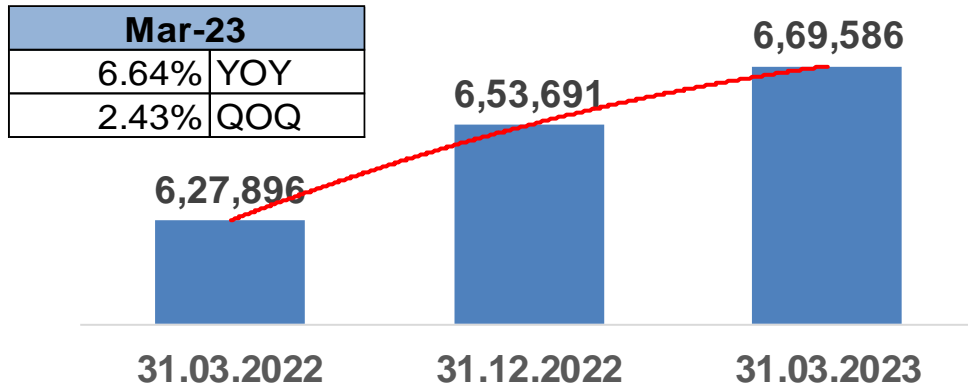
(Rs in crores)

Global Business Mix

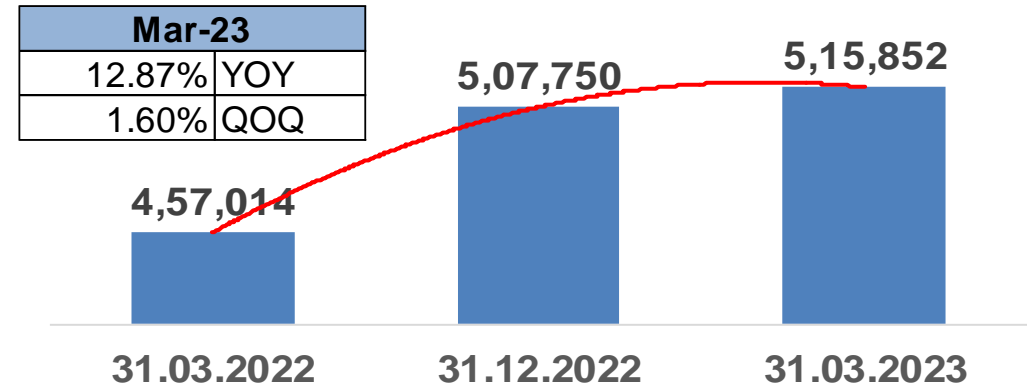


Particulars	31.03.2022	31.12.2022	31.03.2023
Credit Deposit Ratio -Global (%)	72.78	77.67	77.04

Global Deposits

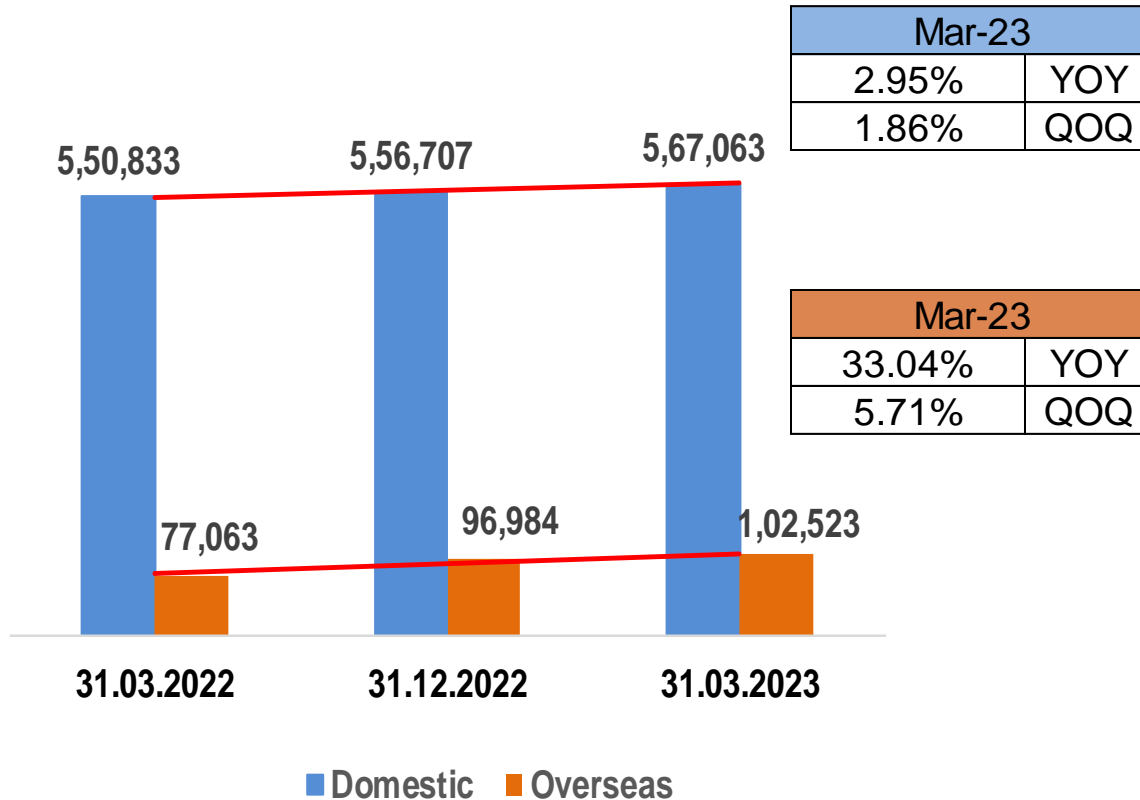


Global Advances

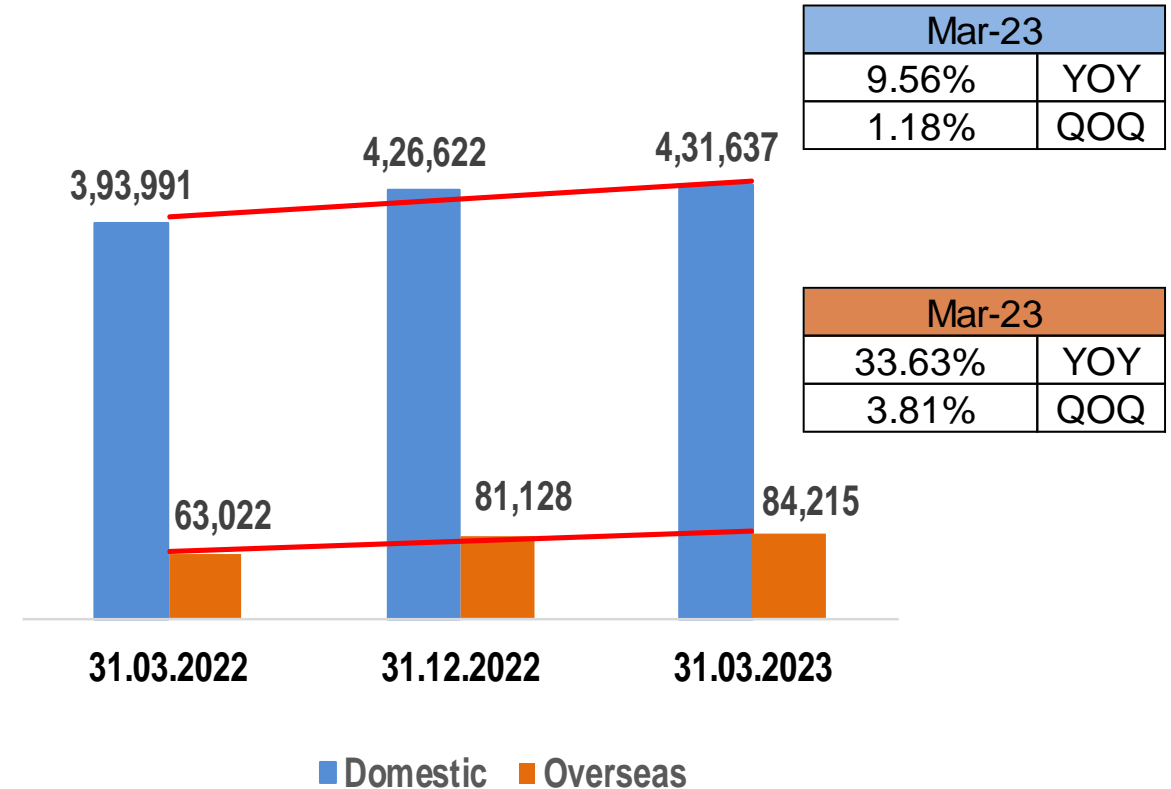


(Rs in crores)

Domestic and Overseas Deposits

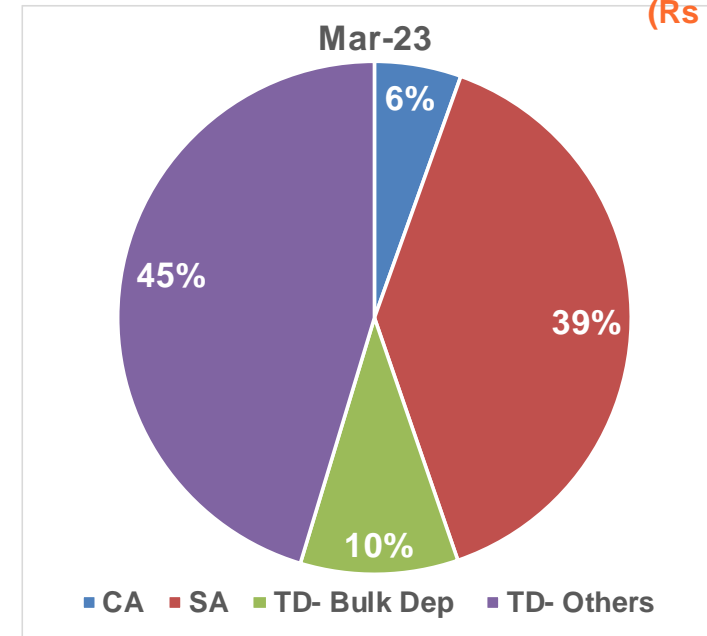
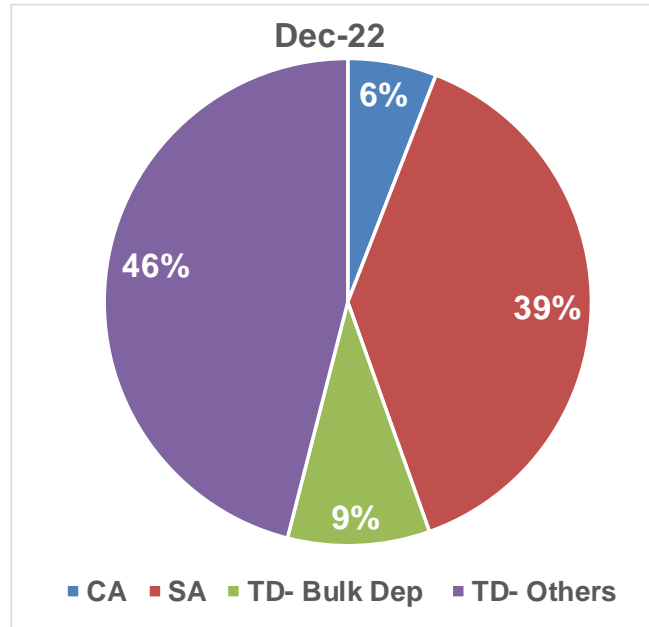
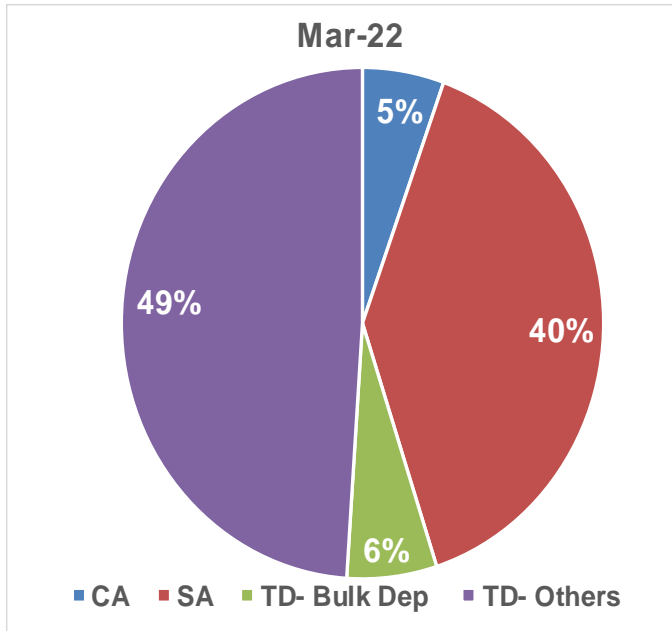


Domestic and Overseas Advances



Domestic Deposit - CASA

(Rs in crores)



Types of Deposits	31.03.2022	31.12.2022	31.03.2023
Savings Account	2,15,638	2,14,048	2,21,349
Current Account	29,826	32,670	30,800
CASA (Amount / %)	2,45,464 / 45.02%	2,46,718 / 44.56%	2,52,149 / 44.73%

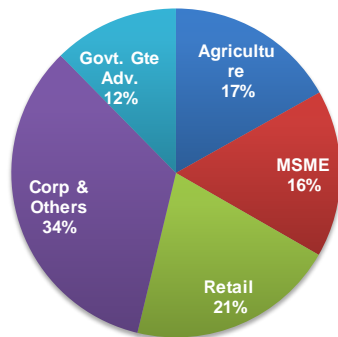
Growth in CASA **2.20% (QOQ)** **2.72% (YOY)**

Composition of Gross Advances (Domestic)

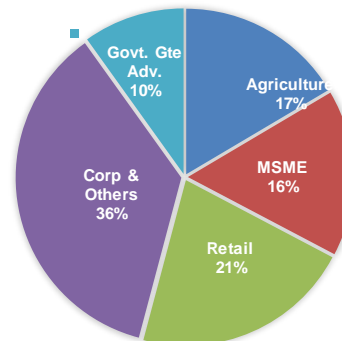
(Rs in crores)

Particulars	31.03.2022	31.12.2022	31.03.2023	Growth QoQ%	Growth YoY%
Agriculture	66,418	70,334	72,391	2.92%	8.99%
MSME	64,750	69,250	70,777	2.21%	9.31%
Retail	80,675	91,371	94,716	3.66%	17.40%
RAM	2,11,843	2,30,955	2,37,884	3.00%	12.29%
Corporate & Others	1,33,464	1,53,458	1,49,571	-2.53%	12.07%
Govt. Guaranteed Advances	48,684	42,209	44,182	4.67%	-9.25%
Gross Domestic Advances	3,93,991	4,26,622	4,31,637	1.18%	9.56%
RAM Advances (%)	53.77%	54.14%	55.11%		
RAM + Govt. Guaranteed Advances (%)	66.13%	64.03%	65.35%		

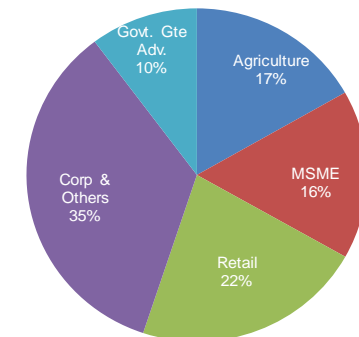
As on 31.03.2022



As on 31.12.2022



As on 31.03.2023

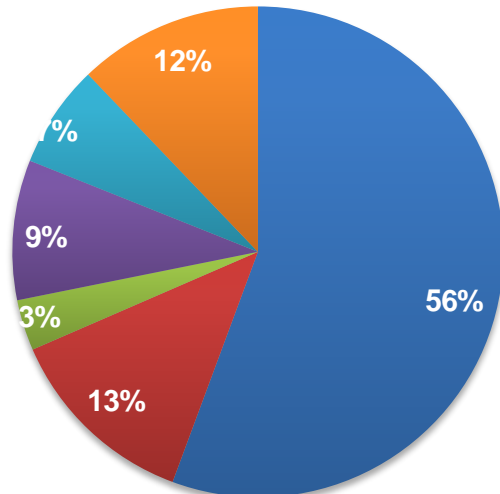


117 years of successful journey.....

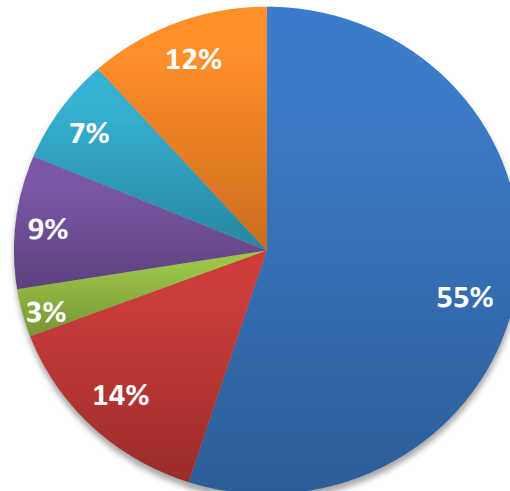
(Rs in crores)

Particulars	31.03.2022	31.12.2022	31.03.2023	Growth QOQ (%)	Growth YOY (%)
Home loans	44,895	50,250	51,897	3.28%	15.60%
Vehicle loans	10,353	13,042	13,584	4.16%	31.21%
Education loans	2,705	2,912	3,002	3.09%	10.98%
Mortgage loans	7,438	8,078	8,240	2.01%	10.78%
Personal loans	5,483	6,453	6,915	7.16%	26.12%
Others incl. Staff Loans, Loans agst TDR	9,801	10,636	11,078	4.16%	13.03%
Total	80,675	91,371	94,716	3.66%	17.40%

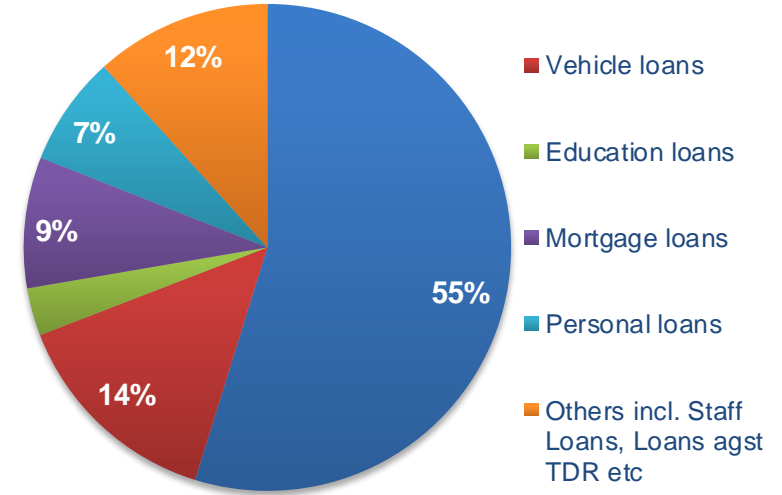
As on 31.03.2022



As on 31.12.2022



As on 31.03.2023



- Home loans
- Vehicle loans
- Education loans
- Mortgage loans
- Personal loans
- Others incl. Staff Loans, Loans agst TDR etc

Priority Sector Advances (Domestic)

(Rs in crores)

Parameters	Mar-22	Dec-22	Mar-23	Growth Q-o-Q %	Growth Y-o-Y (%)
ANBC	3,51,206	3,72,302	3,83,380	2.98	9.16
Priority Sector	1,51,600	1,60,794	1,64,461	2.28	8.48
% To ANBC	41.55	43.19	43.28	0.09	1.73
Agriculture	66,418	70,334	72,391	2.92	8.99
% To ANBC	18.00	18.89	19.00	0.11	1.00
Small and Marginal Farmers	38,927	41,553	43,259	4.10	11.13
% To ANBC	10.36	11.16	11.23	0.07	0.87
Weaker Section	47,402	54,829	56,558	3.15	19.32
% To ANBC	13.02	14.72	14.75	0.03	1.73
Micro Enterprises (PS)	39,637	41,981	43,139	2.76	8.84
% To ANBC	11.00	11.28	11.29	0.02	0.29

Note: Our Bank has undergone trading of PSLC and earned Rs. 41.03 crores (Net Earnings) in the FY 2023

Domestic Credit (Industry Wise)

(Rs in crores)

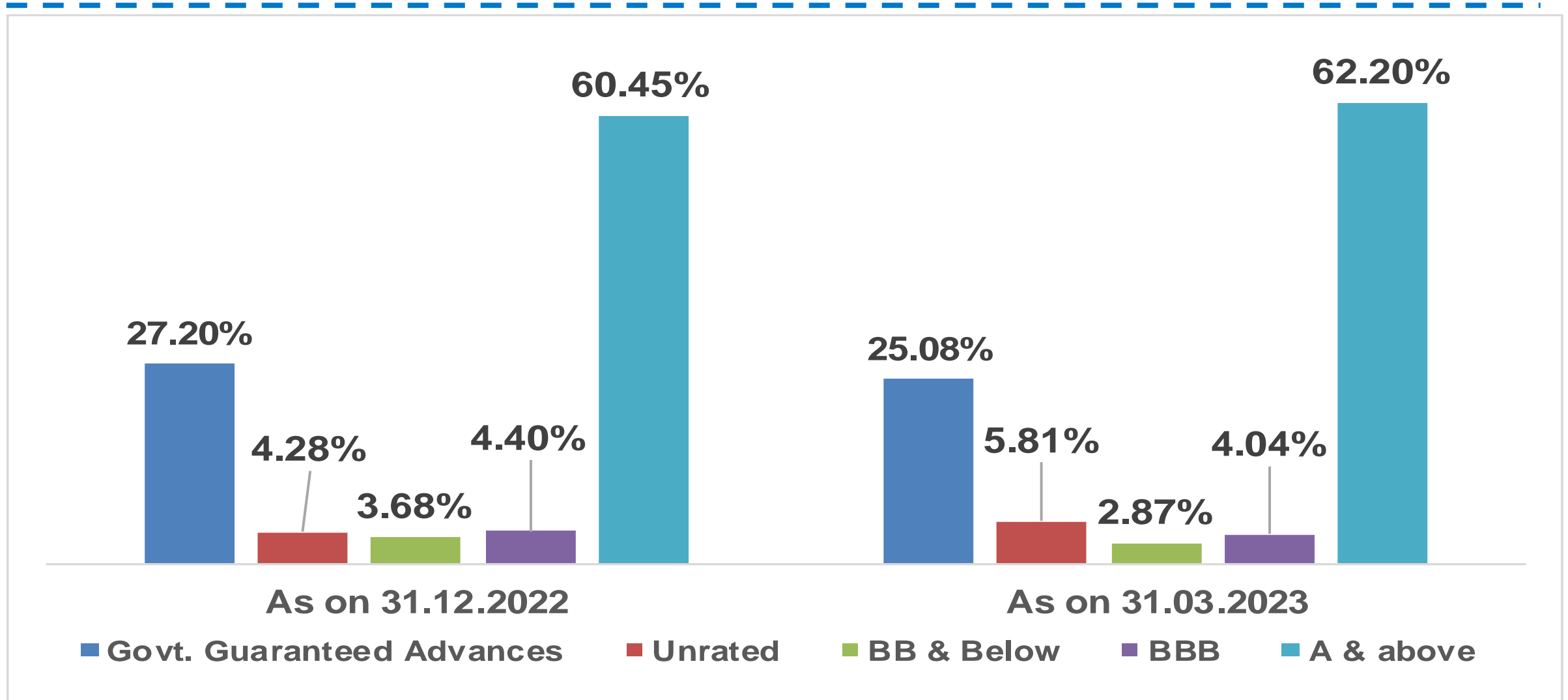
Particulars	31.03.2022	31.12.2022	31.03.2023	% to Domestic Advances	Growth QOQ %	Growth YOY (%)
Infrastructure	65,545	66,221	65,181	15.10%	-1.57%	-0.56%
Basic Metal & Metal products	10,845	13,586	14,523	3.36%	6.90%	33.91%
Textiles	7,386	7,633	7,264	1.68%	-4.83%	-1.65%
Gems & Jewellery	4,126	4,025	3,975	0.92%	-1.24%	-3.66%
Chemicals & Chemical products	5,788	6,413	6,233	1.44%	-2.81%	7.69%
Vehicles & Transport equipment	2,861	2,765	2,764	0.64%	-0.04%	-3.39%
Rubber, Plastic & their products	3,173	3,186	3,134	0.73%	-1.63%	-1.23%
Construction	3,933	4,084	3,857	0.89%	-5.56%	-1.93%
Real Estate (Incl. CRE + HFC)	76,304	86,483	89,730	20.79%	3.75%	17.60%
- Residential Mortgage	50,987	57,201	59,104	13.69%	3.33%	15.92%
- CRE	1,587	1,715	3,059	0.71%	78.37%	92.75%
- HFC	23,730	27,567	27,778	6.44%	0.77%	17.06%
NBFC (Excl. HFC)	35,622	36,438	34,772	8.06%	-4.57%	-2.39%
Other Industries	25,672	33,611	34,741	8.05%	3.36%	35.33%
Total	2,41,255	2,64,445	2,66,174	61.67%	0.65%	10.33%

Domestic Advances (Infrastructure Sectors)

(Rs in crores)

Particulars	31.03.2022	31.12.2022	31.03.2023	Growth QOQ %	Growth YOY (%)
Power	44,584	42,721	42,145	-1.35	-5.47
a) SEBs	20,552	19,945	18,945	-5.01	-7.82
- Generation	8,946	8,673	8,503	-1.96	-4.95
- Transmission	1,620	2,756	1,980	-28.16	22.22
- Distribution	9,986	8,516	8,462	-0.63	-15.26
b) Others	24,032	22,776	23,200	1.86	-3.46
Roads and Ports	15,451	16,242	16,150	-0.57	4.52
Telecom	386	382	383	0.26	-0.78
Other Infrastructure	5,124	6,876	6,503	-5.42	26.91
Total	65,545	66,221	65,181	-1.57	-0.56

Corporate Rating (As per Basel III)



(Rs in crores)

Particulars	31.12.2022			31.03.2023		
	AFS	HTM	HFT	AFS	HTM	HFT
SLR Investments	21,621	1,18,356	242	30,943	1,24,113	-30
Of Which:						
Government Securities	21,621	1,18,356	242	30,943	1,24,113	-30
Other Approved Securities	-	-	-	--	--	--
M Duration	1.21	-	6.12	1.2	--	6.67
Non SLR Investments	12,021	30,760	2	13,726	30,767	52
M Duration	3.33	-	-	2.77	--	2.41
Total	33,642	1,49,116	244	44,669	1,54,880	22



Financial Performance

Net Interest Income (Global)

(Rs in crores)

Particulars	Q4FY22	Q3FY23	Q4FY23	FY2022	FY2023
Interest Income	9,857	12,728	13,449	38,076	47,648
a. Advances	6,882	8,828	9,440	25,842	33,368
b. Investments	2,723	2,985	3,296	11,116	11,943
c. Money Market Operations & Others	252	915	713	1,118	2,337
Interest Expended	5,870	7,132	7,956	24,013	27,373
a. Deposits	5,457	6,042	6,431	22,629	23,627
b. Borrowings	215	911	1,302	622	3,017
c. Subordinated Bonds & Others	198	179	223	762	729
Net Interest Income	3,987	5,596	5,493	14,063	20,275
Net Interest Margin (%)	2.56	3.28	3.15	2.36	3.01

Non-Interest Income (Global)

(Rs in crores)

Particulars	Q4FY22	Q3FY23	Q4FY23	FY2022	FY2023
Commission, Exchange & Brokerage	293	384	366	1,198	1,368
Profit from Sale and Revaluation of Investments	-111	115	1,717	1,407	1,836
Profit from Exchange Transactions	661	243	153	2,560	1,004
Recovery In W/o accounts	329	285	301	821	1,073
Profit on Sale to ARC	25	5	18	276	134
Third Party Commission	35	50	51	130	178
Other Non Interest Income	355	349	493	1,486	1,507
Total Non-Interest Income	1,587	1,432	3,099	7,879	7,100

(Rs in crores)

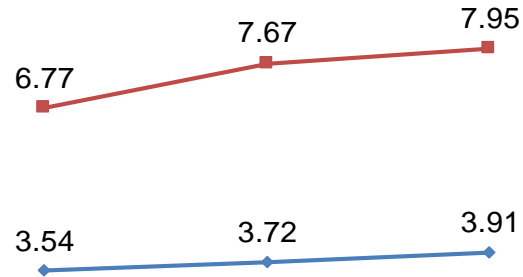
Particulars	Q4FY22	Q3FY23	Q4FY23	FY2022	FY2023
Operating Profit	2,466	3,652	4,184	9,988	13,393
Provisions for					
- Bad & Doubtful	1,135	1,087	546	2,943	3,602
- Standard Assets and others	83	806	374	1,081	2,354
- Dep. on Non-Performing Investment	323	-14	1,130	397	1,208
Total Provisions before Tax	1,541	1,879	2,051	4,422	7,163
Profit before Tax (PBT)	925	1,773	2,133	5,567	6,229
Taxation	319	622	783	2,162	2,206
Net Profit (PAT)	606	1,151	1,350	3,405	4,023

Key Financial Ratios (Global)

Particulars	Q4FY22	Q3FY23	Q4FY23	FY2022	FY2023
Yield on Advances (%)	6.77	7.67	7.95	6.76	7.37
Yield on Investments (%)	6.25	6.49	6.82	6.32	6.51
Yield on Funds (%)	5.40	6.53	6.70	5.21	6.15
Cost of Deposits (%)	3.54	3.72	3.91	3.69	3.67
Cost of Funds (%)	3.22	3.66	3.95	3.29	3.53
Net Interest Margin (NIM) (%)	2.56	3.28	3.15	2.36	3.01
- Domestic NIM (%)	2.90	3.72	3.59	2.61	3.43
- Overseas NIM (%)	0.86	1.25	1.09	0.96	1.07
Cost to Income Ratio (%)	55.76	48.03	51.48	54.48	51.08
Credit Deposit Ratio	72.78	77.67	77.04	72.78	77.04
Return on Assets (%)	0.30	0.55	0.63	0.43	0.49
Return on Equity (%)	6.64	12.21	13.52	10.55	10.31
Credit Cost (Annualised) (%)	1.10	0.93	0.45	0.75	0.79
Book Value Per Share (Tangible) (Rs)	85.98	94.50	100.22	85.98	100.22
Book Value Per Share (Rs)	112.63	117.80	121.15	112.63	121.15

Efficiency Ratios

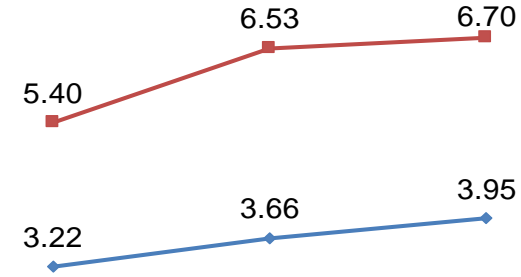
Cost of Deposits & Yields on Advances (%)



Q4FY23	Yield	Cost
Domestic	8.54	4.27
Overseas	5.02	1.86

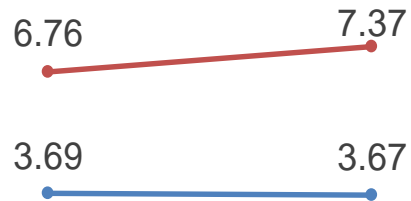
Q4FY22 Q3FY23 Q4FY23
— Cost of Deposits (%) — Yield on Advances (%)

Cost of Funds & Yield on Funds (%)



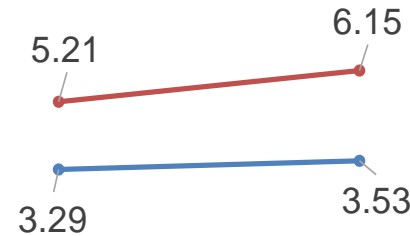
Q4FY23	Yield	Cost
Domestic	6.98	3.97
Overseas	4.99	3.82

Q4FY22 Q3FY23 Q4FY23
— Cost of Funds (%) — Yield on Funds (%)



FY2023	Yield	Cost
Domestic	8.07	4.06
Overseas	3.67	1.37

FY2022 FY2023
— Cost of Deposits (%) — Yield on Advances (%)



FY2023	Yield	Cost
Domestic	6.49	3.67
Overseas	3.88	2.63

FY2022 FY2023
— Cost of Funds (%) — Yield on Funds (%)



Asset Quality

Asset Quality Ratio

(Rs in crores)

Particulars	31.03.2022	31.03.2023
Gross NPA	45,605	37,686
Net NPA	9,852	8,054
Gross NPA (%)	9.98	7.31
Net NPA (%)	2.34	1.66
Provision Coverage Ratio (%)	87.76	89.68

Particulars	Q4FY22	Q4FY23	FY2022	FY2023
Slippage Ratio (%)	0.47	0.64	2.15	1.94
Credit Cost (%)	1.10	0.45	0.75	0.79

(Rs in crores)

SMA Position of Rs. 5.00 crores and above				
SMA Category	31.12.2022		31.03.2023	
	Amount	% to Gross Adv	Amount	% to Gross Adv
SMA-2	893	0.17%	779	0.15%
SMA-1	1,052	0.20%	1,198	0.23%
SMA-0	17,097	3.31%	14,991	2.91%
Grand Total	19,042	3.69%	16,968	3.29%

Sector / SMA	31.12.2022			31.03.2023		
	SMA-2	SMA-1	SMA-0	SMA-2	SMA-1	SMA-0
Agriculture	100	202	731	135	147	1,066
Retail	52	69	318	37	90	595
MSME	502	529	2,674	402	479	3,410
Corporate	239	251	13,373	205	483	9,921
Grand Total	893	1,052	17,097	779	1,198	14,991

Resolution Framework (Standard Restructuring)

(Rs in crores)

Category	Outstanding as on 31.03.2023			Total	Provision	% on Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	391	4,546	-	4,937	494	2.22%
MSME	774	2,314	1,202	4,290	369	
Corporate & Others	394	-	1,834	2,228	213	
Total	1,559	6,860	3,036	11,455	1,076	

(Rs in crores)

Segment	Q4FY22	Q3FY23	Q4FY23	FY2022	FY2023
Opening Balance (Gross NPA)	45,760	42,014	38,885	56,535	45,605
Add:					
- Fresh Slippage	1,502	818	2,541	8,118	6,861
- Debits in existing NPA accounts	326	399	84	716	1108
Less:					
- Cash Recovery	1,329	1,647	1,824	6,707	6,029
- Upgradation	341	177	91	2,733	1,204
- Written Off	313	2,522	1,909	10,324	8,655
Total Reduction	1,983	4,346	3,824	19,764	15,888
Closing Balance (Gross NPA)	45,605	38,885	37,686	45,605	37,686
Less: Provisions	35,753	31,238	29,632	35,753	29,632
Net NPA	9,852	7,647	8,054	9,852	8,054

Asset Classification : Global Advances

(Rs in crores)

Sectoral	As on 31.03.2022		As on 31.12.2022		As on 31.03.2023	
	O/s	Share (%)	O/s	Share (%)	O/s	Share (%)
Standard Advances	4,11,408	90.02	4,68,865	92.34	4,78,167	92.69
Gross NPA	45,605	9.98	38,885	7.66	37,686	7.31
- Sub-Standard	4,366	0.96	4,090	0.81	4,984	0.97
- Doubtful	21,922	4.80	14,832	2.92	15,106	2.93
- Loss	19,318	4.23	19,963	3.93	17,595	3.41
Gross Advances	4,57,014	100.00	5,07,750	100.00	5,15,852	100.00

Summary of NCLT Cases (As on 31.03.2023)

(Rs in crores)

No of Accounts	Particulars	Total Book O/s	Provision held	Provision (%)
2	RBI List -1	1,442	1,442	100
9	RBI List -2	1,962	1,962	100
66	Cases filed and admitted in NCLT by our Bank	5,633	4,886	87
4	Cases under admission in NCLT by our Bank	355	348	98
223	Cases filed and admitted in NCLT by other Bank	23,134	21,212	92
6	Cases under admission in NCLT by other Bank	327	307	94
310	Total	32,852	30,156	92

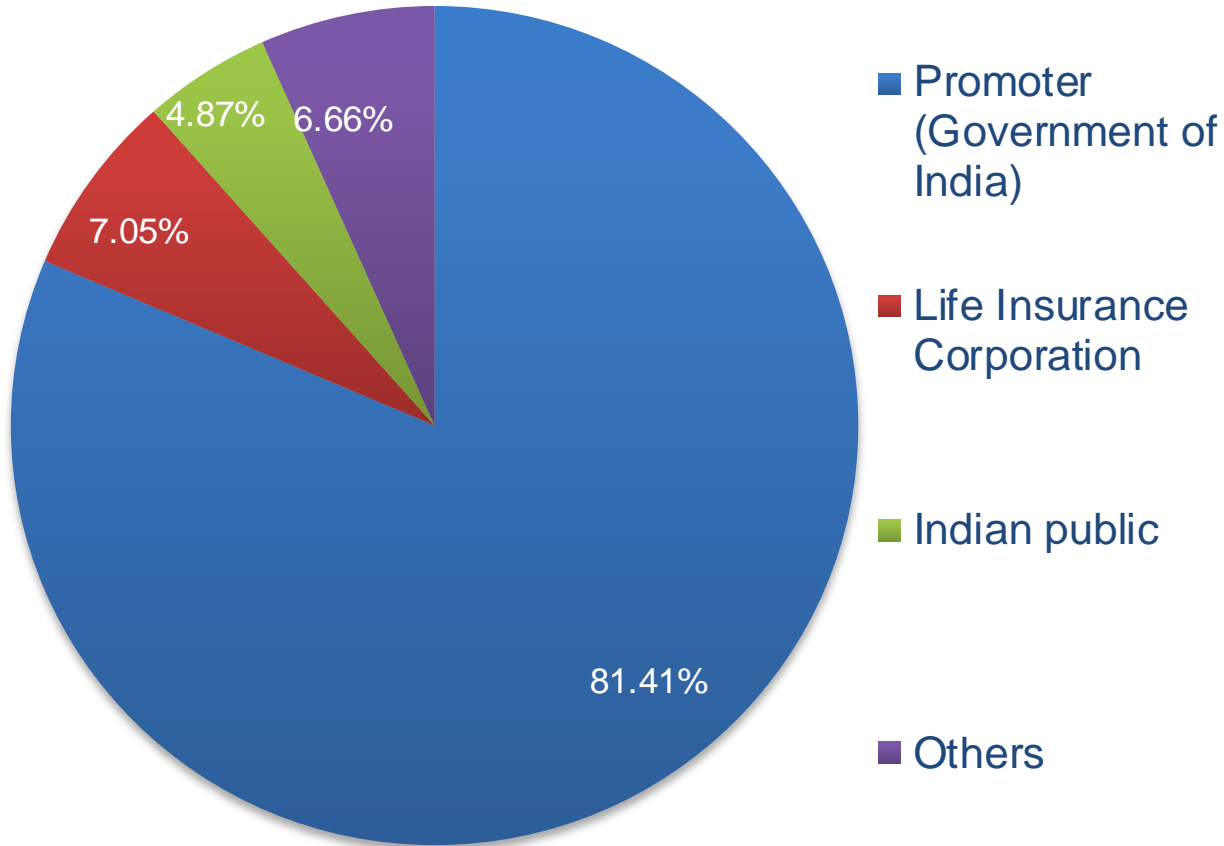


Capital & Shareholding

(Rs in crores)

Particulars	31.03.2022	31.12.2022	31.03.2023
Capital Adequacy - Basel III			
CET-1 Capital	42,695	43,503	48,232
Tier I Capital	44,047	46,355	51,084
Tier II Capital	8,206	6,769	6,643
Total Capital (CRAR)	52,253	53,124	57,727
Risk Weighted Assets	3,16,395	3,40,639	3,54,534
CET-1 (%) including CCB	13.49	12.77	13.60
Tier I (%)	13.92	13.61	14.41
Tier II (%)	2.59	1.99	1.87
Capital Adequacy Basel III (%) (incl CCB)	16.51	15.60	16.28

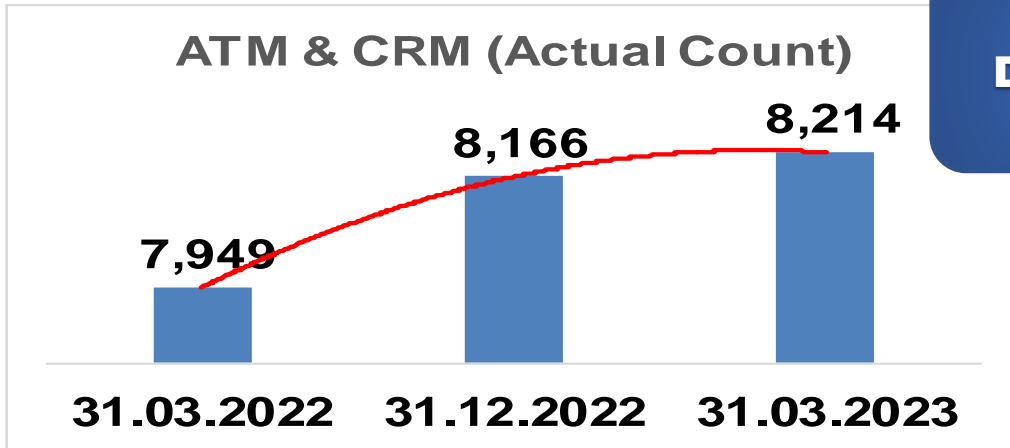
Shareholding Pattern (As on 31.12.2022)



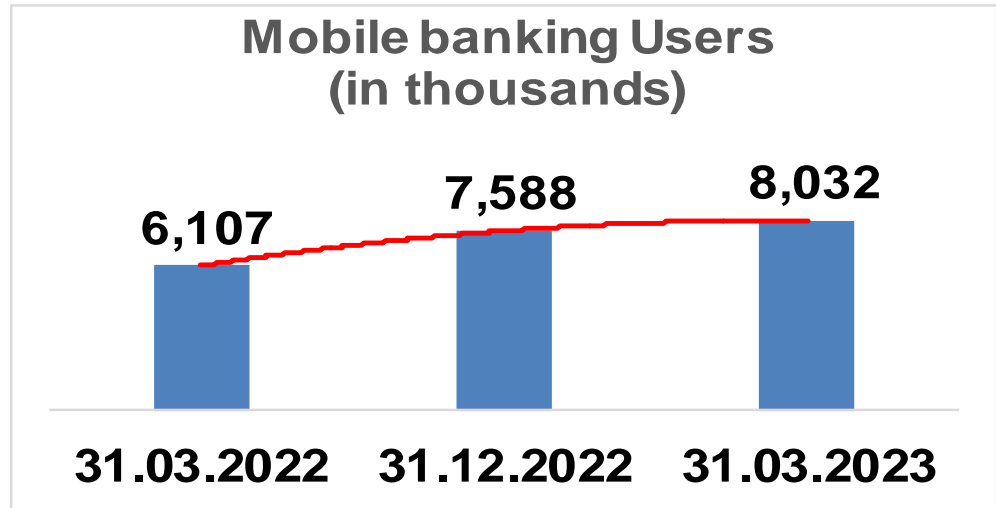
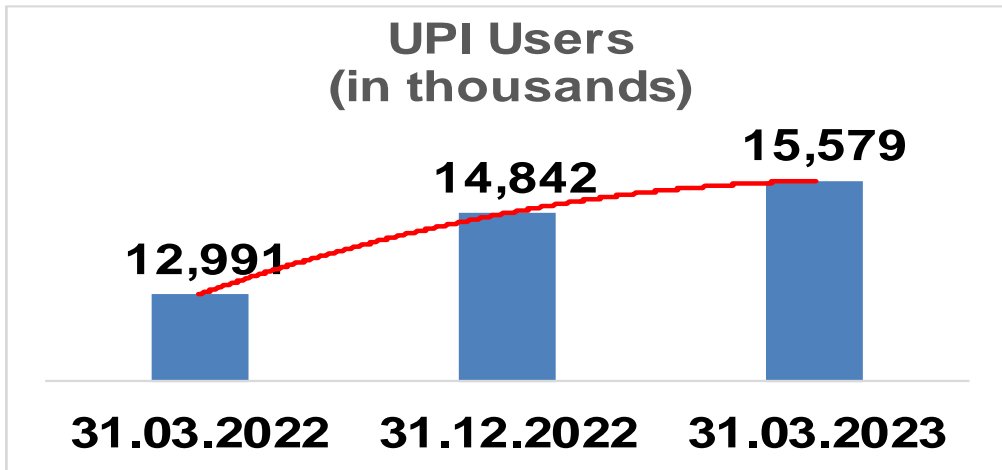
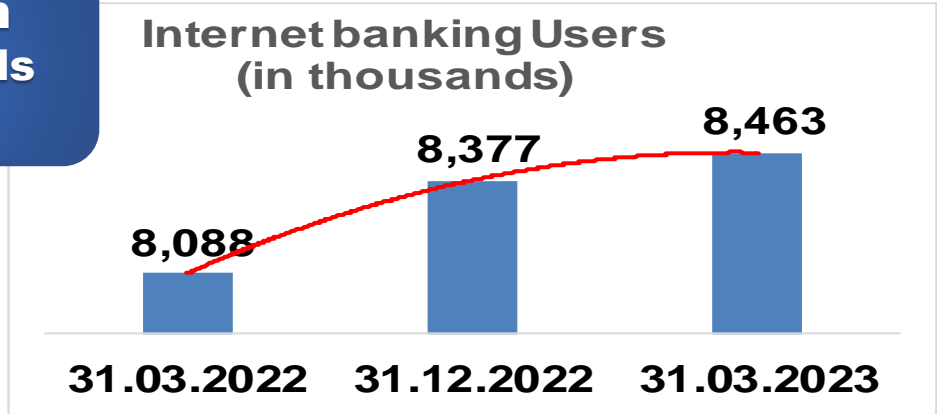
Particulars	Shareholding Pattern As on 31.03.2023
Government of India	81.41%
Life Insurance Corporation	7.05%
Indian Public	4.87%
Others	6.67%
Total	100.00%



Digital Banking, Financial Inclusion, Initiatives, Awards, Overseas Operations Domestic Subsidiaries & ESG



**466 lakh
Debit Cards
base**



15mn

15 Million UPI
Users

439mn

Avg. UPI Monthly
Financial Transactions

0.57%

Yearly Avg.
UPI Debit TD

0.40%

Yearly Avg.
UPI Credit TD

8.7mn

IB Retail + Corp
Users

24mn

IB Txns. In FY 22-
23

8mn

MB Users

7.5mn

MB Txns in FY 22-
23

62.5mn

RTGS, NEFT Txns
in FY 22-23

5 lac

SWIFT Txns
in FY 22-23

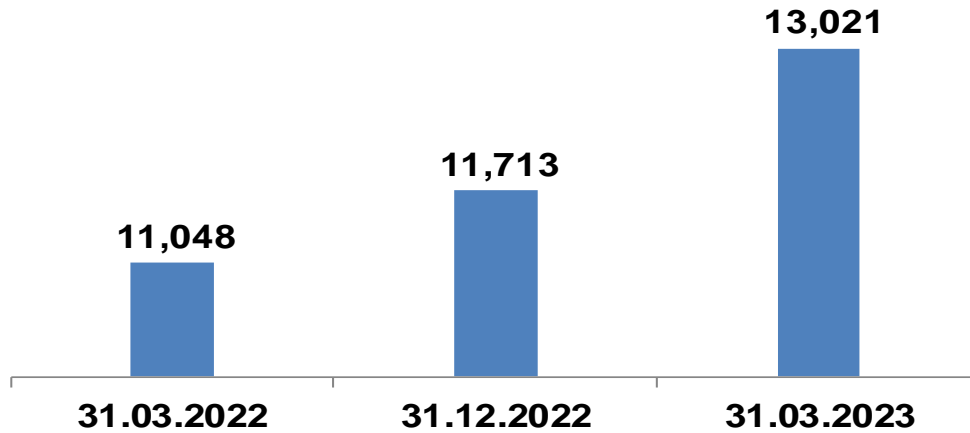
6.8mn

IMPS Txns in
FY 22-23

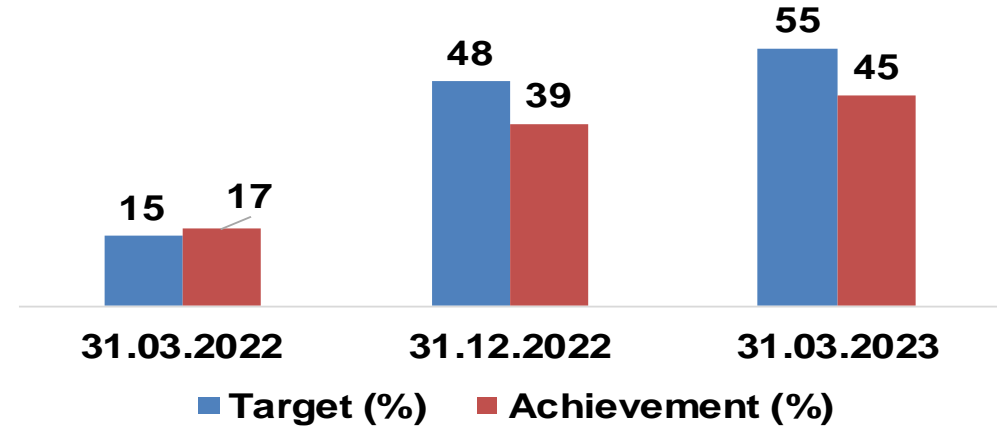
(Rs in crores)

Product	A/cs (in actuals)	S/L (in crores)	O/S (in crores)
SAVINGS	1,09,890	177	177
SHISHU	3,520	15	14
KISHORE	7,266	217	197
TARUN	1,556	125	97
PERSONAL	32	1	1
VEHICLE	197	8	8
KCC	1,531	15	13
GOLD	50,206	724	650

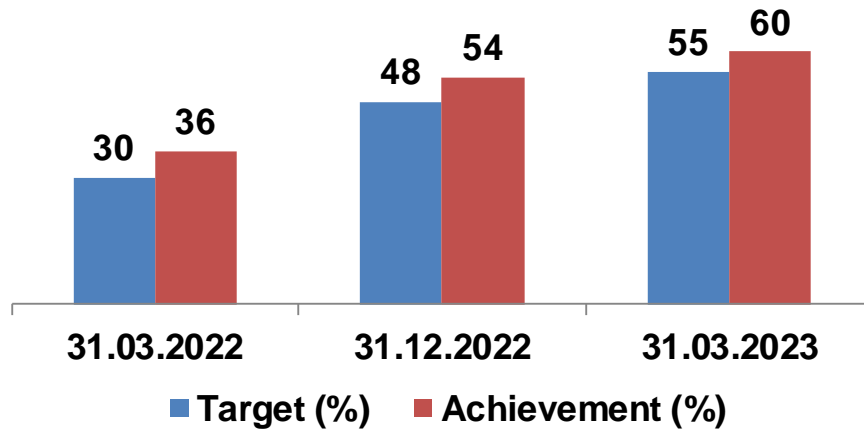
PMJDY (Rs in crores)



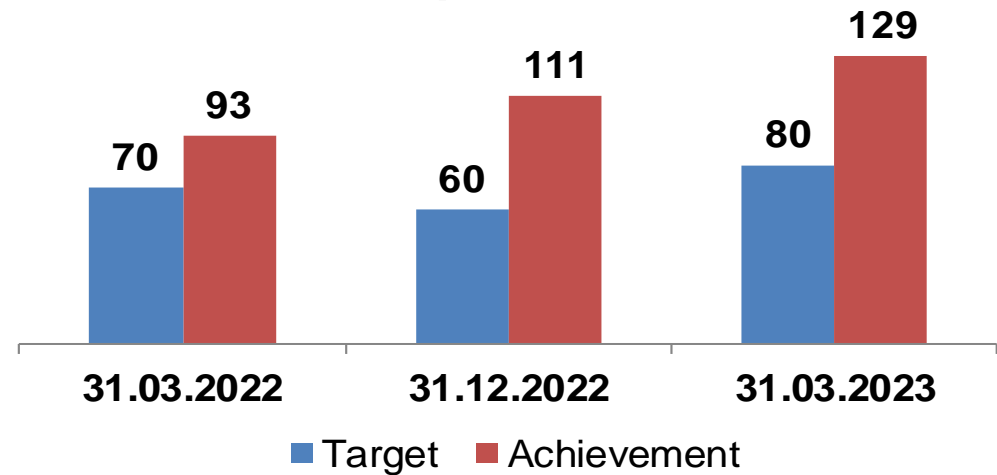
PMJJBY



PMSBY



APY per branch



(Rs in crores)

Categories	No of foreign offices
Overseas Branches (21)	21
Overseas Subsidiaries (4)	22
Overseas Joint Ventures (1)	1
Representative Offices	1
Total No of Foreign Offices	45

Overseas Branches Business		
Parameters	FY 2022-23	Growth Over
Deposits	1,02,523	22.71%
Advances	84,215	23.27%
Business Mix	1,86,738	22.96%
Total Income	1,376	1.88%
Operating profit	919	3.65%
Net-Profit	734	23.36%
Gross NPA	3435 (4.08%)	-51.11%
Net NPA	62 (0.07%)	-85.20%

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

(Rs in crores)

Subsidiary/ Joint Venture	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	232	419	683	1,102	42	17	12
Bank of India (Tanzania) Ltd.	76	512	345	856	51	11	2
Bank of India (Uganda) Ltd.	57	633	402	1,035	68	38	11
PT Bank of India Indonesia, Tbk	1,676	1,426	1,388	2,815	137	127	8
Indo Zambia Bank (JV)	43	3,806	1,653	5,459	786	348	237

Note: Figures as on 31-03-2023 adjusted for 12 Months

(Rs in crores)

	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
2	BOI Shareholding Ltd.	Depository Participants activities for NSDL & CDSL	6.65	100
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund Managers Company	78.90	100
4	Bank of India Trustee Services Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.00021	100
Associates - Domestic				
5	STCI Finance Ltd.	NBFC	130.10	30
6	ASREC (India) Ltd.	Asset Reconstruction Company	27.60	26
Joint Venture - Domestic				
7	Star Union Dai Ichi Life Ins. Co. Ltd.	Life Insurance Company	132.92	29

Company	Dividend in Rs. Crores*
STCI Finance Ltd.	22.77
SUD Life	2.85

**Dividend Paid since 2021-22 and 2022-23 up to Dec 22*

- ❑ Bank has announced FY 2022-23 to be the **year of digitalization**.
- ❑ Bank has launched “**Supply Chain Finance solution customer portal**” to increase business through Channel Financing.
- ❑ “**Star Suvidha Express Personal Loan scheme (SSEPL)**” launched exclusively for salaried class and pensioners drawing pension through our Bank.
- ❑ Bank has launched “**Star CPSU Scheme**” for catering to the requirements of CPSUs & Central Government
- ❑ Bank has enabled Branch Journey & Web Journey for Savings account opening.
- ❑ Bank has launched BOI BIZ Pay app.
- ❑ Bank has completed “**Technical Integration for leads generation**” sourced by – housing.com, cardekho.com, 4B Network and CIBIL triggers.

- ❑ Bank has inaugurated **two DBUs in East Singhbhum and Khurda.**
- ❑ Robust Recovery mechanism through initiatives like “Intensive Recovery Day”, “Branch Adalat” monthly mega E-auction and involving in-house staff such as “Sanjeevani”, “Saksham-2” put in place.
- ❑ Bank is in the process of implementation of Co-lending through “**Cred Avenue**” and “**Knight Fintech**”.
- ❑ **E-PLATFORM solution** is being implemented for Straight Through Origination and process up all Banking products.
- ❑ Bank is under process of on boarding “**GST Sahay App for invoice financing**” and “**GEM Sahay App Order Based financing**”.

- ❑ Bank has formulated a Comprehensive Policy on “**Syndicated Loans, External Commercial Borrowings and Foreign Currency Loans**”
- ❑ Bank has started Digital processing of PMMY MUDRA Loans product in MSME Segment; Personal, Vehicle and Pensioner Loan in Retail Segment; Gold Loan in KCC in Agriculture segment through e-platform.
- ❑ Bank has successfully completed phased implementation of Electronic Cash Ledger (ECL) in Customs
- ❑ Bank has taken various staff welfare initiatives to improve cordial working atmosphere under **ESG (Environmental Social Governance) programme** launched by Human Resources.

- ❑ Bank of India has been adjudged as the **Second Best in Category-I Public Sector Banks for Excellence in Financial Reporting** by **ICAI** for the year ended 31.03.2022
- ❑ Bank of India has been awarded with “**Best Innovative Bank- Winner**” and “**Best Bank For Promoting Social Scheme- -Runner Up**” in “**MSME Banking Excellence Award-2022**” by CIMSME-New Delhi.
- ❑ Bank has been recognized as “**3rd best performing bank in Agriculture Infrastructure Fund Scheme**” under Atmanirbhar Scheme, a flagship programme of GOI.
- ❑ Bank of India has secured “**2nd position among all banks(Public and Private) under NPS Diwas Recognition Programme**” conferred by PFRDA.
- ❑ Bank of India has won “Shine & Succeed” award from PFRDA for good performance in APY Campaign.
- ❑ Bank of India has secured **3rd rank under Digidhan Mission** setup by MeitY (Ministry of Electronics and Information Technology) for promotion of Digital Payments.



Environment

- Credit flow to the companies and individual engaged in Environment Friendly Sectors.
- Supporting transition to green technologies viz. providing concessions for financing electric cars.
- Various initiatives are taken to reduce scope 1 and scope 2 emissions, viz. installing of sensor based lighting at few places, Installing solar roof top at some of Bank premises & plan to scale it up.
- Implemented Green practices such as digitization, re-use of e-waste etc. to conserve resources.
- For Corporate Gifting, Practice of giving small oxygen generating plant instead of flower bouquet or other gift is introduced.



Social

- Bank is having RSETIs and Financial Literacy Centres for imparting training for skill development and enabling people to make a respectable living.
- As per CSR policy of Bank, bank contributes towards relief funds for assistance of people affected by natural calamities.
- As per CSR policy, bank had taken initiatives for Construction of classrooms / providing school kits for the economically challenged students of the society; providing Ambulances to Hospitals catering to economically challenged sections of the society, rural areas, etc.



Governance

- Bank is having Board Approved ESG policy in place.
- Bank is committed to prudent Corporate Governance practices based on transparency, professionalism and accountability.
- Shareholder Directors are appointed as per the process defined in the “The Banking Companies (Acquisition and Transfer of Undertakings) Act,1970”.
- Full, fair, accurate, sensible, timely and meaningful disclosures in the periodic reports.
- Prompt redressal of Investor grievances enhancing stakeholder confidence

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THANK YOU!