

संदर्भ क्र. Ref No.:HO:IRC:SVM:2024-25: 72

दिनांक Date: 10.05.2024

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

**Investor's Presentation-**  
**Audited Financial Results (Standalone & Consolidated) for the**  
**4<sup>th</sup> Quarter/ Financial Year ended 31.03.2024**

We enclose a copy of the Investor's Presentation on the Audited Financial Results (Standalone & Consolidated) for the 4<sup>th</sup> Quarter/ Financial Year ended 31.03.2024.

This is for your information, please.

Thanking you,

भवदीय Yours faithfully,



(Rajesh V Upadhya)  
कंपनी सचिव Company Secretary



BOI



# Performance Analysis

FY 2023-24



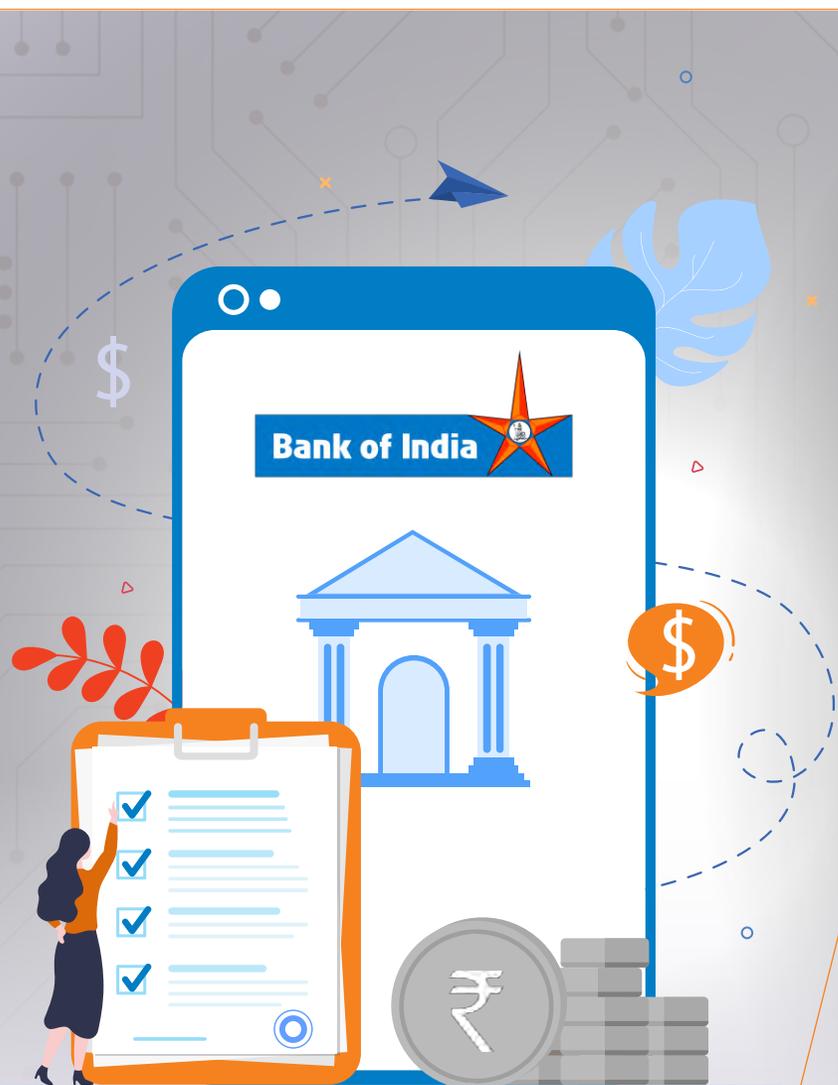
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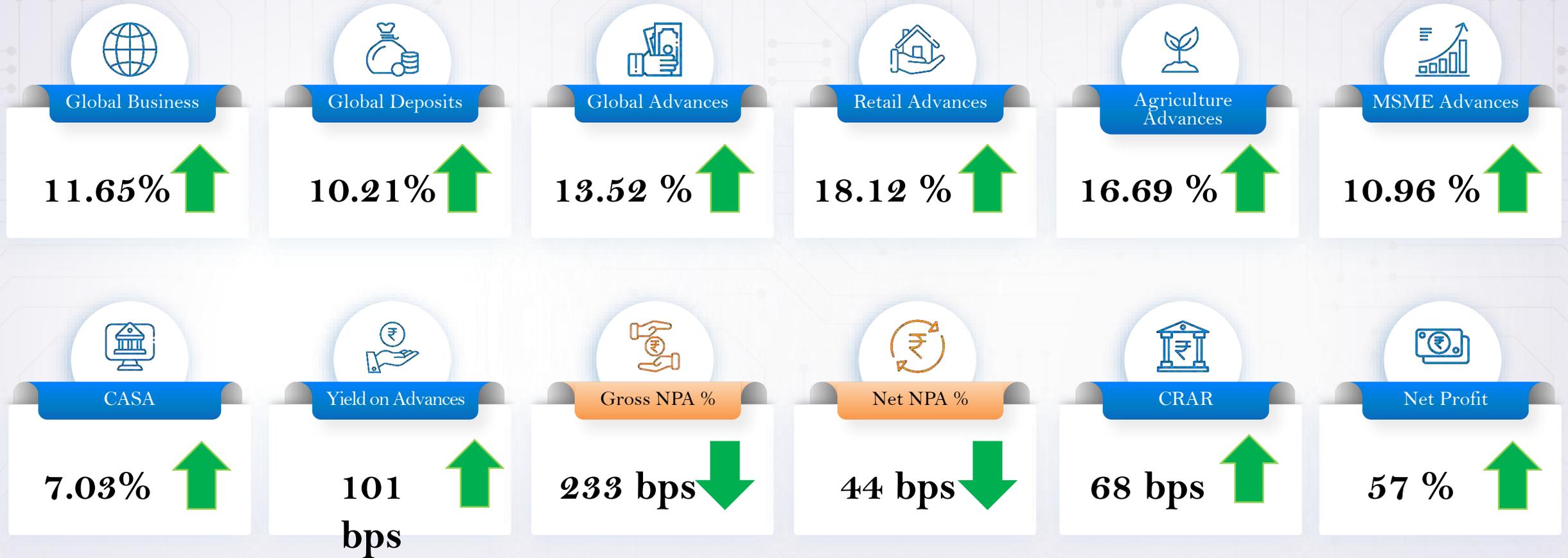
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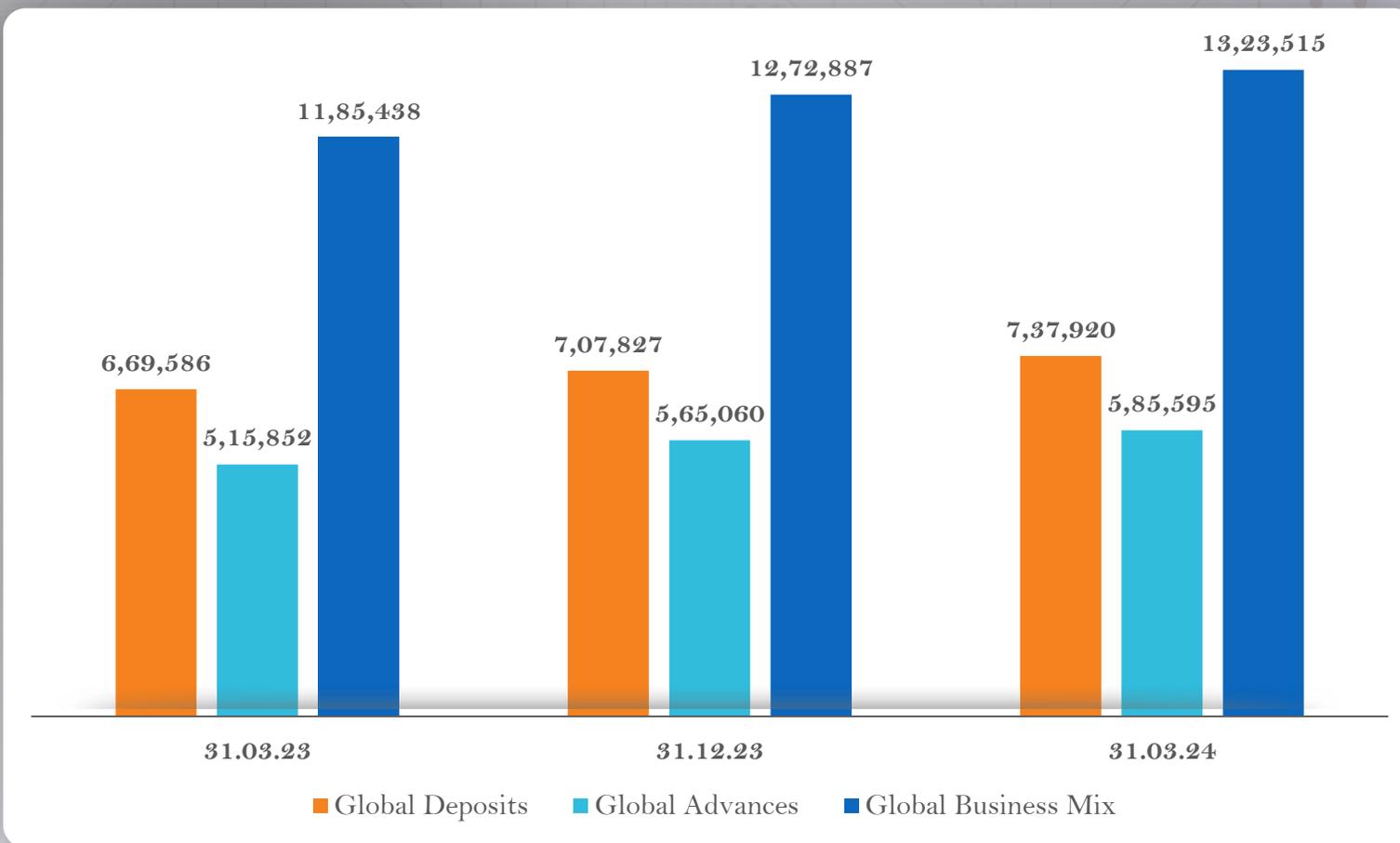
# Performance Highlights - FY24 – YoY

## Key Highlights



## Business Performance

(Amt in Rs. Cr)

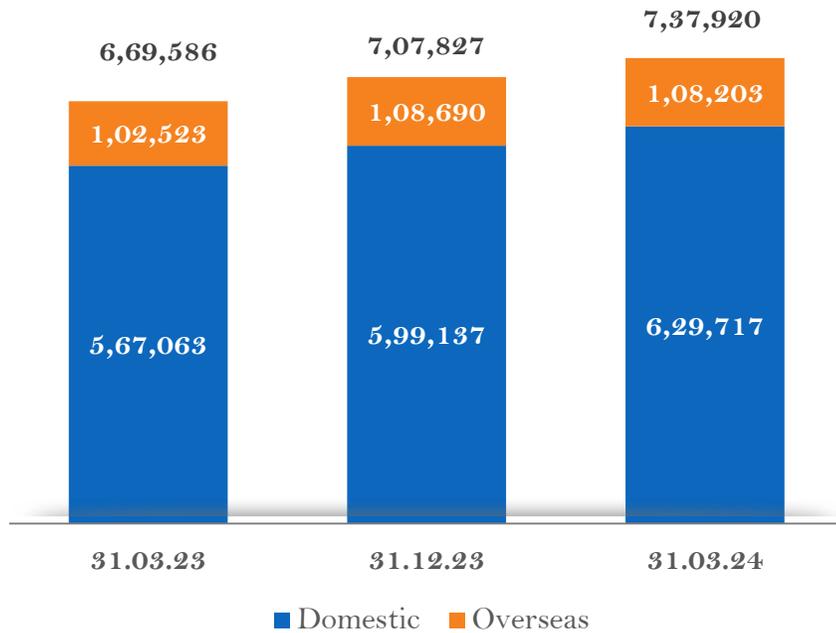


# Global Deposits & Advances

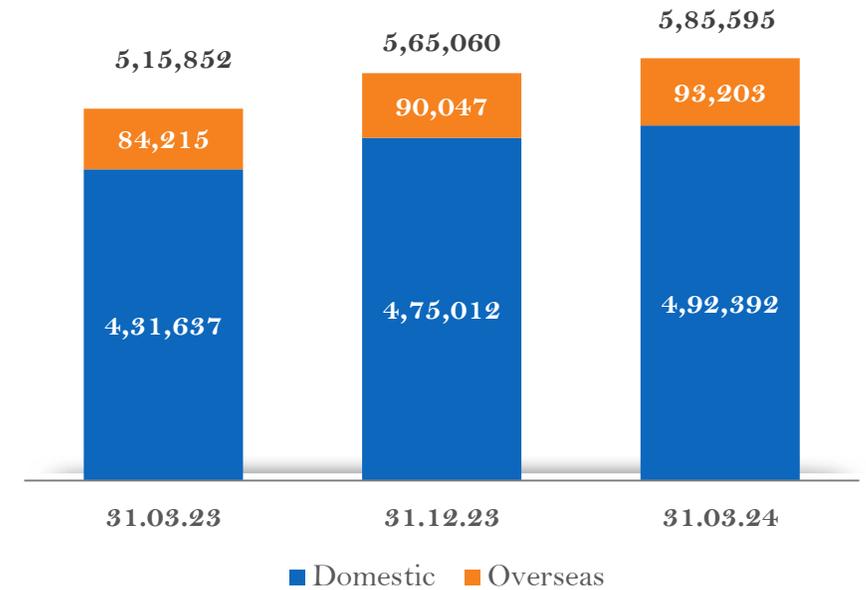
## Business Performance

(Amt in Rs. Cr)

### Domestic & Overseas Deposits



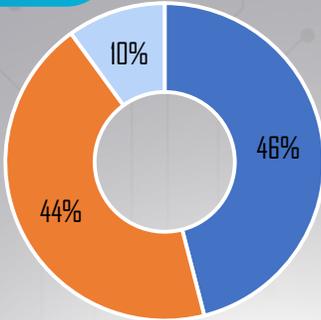
### Domestic & Overseas Advances



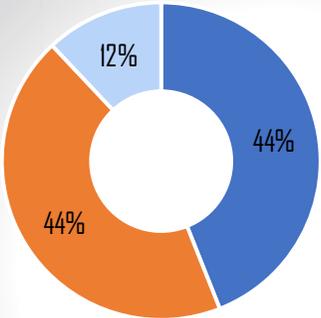
# Domestic Deposit

## Business Performance

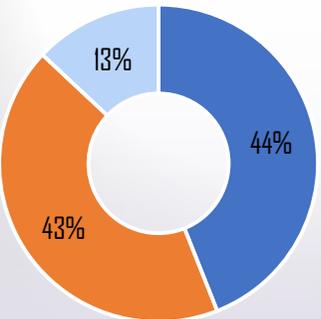
31.03.23



31.12.23



31.03.24



(Amt in Rs. Cr)

Types of Deposits	31.03.23	31.12.23	31.03.24
CASA (Amount)	2,52,149	2,61,335	2,69,872
CASA (%)	44.73	43.88	43.21
Total Term Deposits	3,14,914	3,37,802	3,59,845
Retail Term Deposits (%)	45.66	44.62	44.25
<b>Bulk Deposits (%)</b>	<b>9.93</b>	<b>11.83</b>	<b>13.00</b>



# Composition of Gross Domestic Advances

## Business Performance

(Amt in Rs.  
Cr)

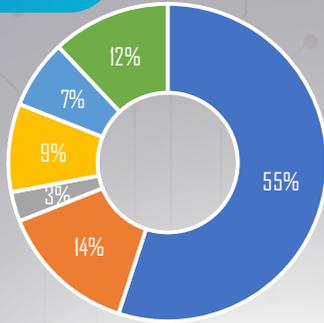
Particulars	31.03.23	31.12.23	31.03.24	Growth YoY%
Agriculture	72,379	80,351	84,460	16.69
MSME	70,777	76,600	78,533	10.96
Retail	94,381	1,05,113	1,11,484	18.12
<b>RAM</b>	<b>2,37,537</b>	<b>2,62,064</b>	<b>2,74,477</b>	<b>15.55</b>
Corporate & Others	1,94,100	2,12,948	2,17,915	12.27
<b>Gross Domestic Advances</b>	<b>4,31,637</b>	<b>4,75,012</b>	<b>4,92,392</b>	<b>14.07</b>
<b>RAM Advances (%)</b>	<b>55.03</b>	<b>55.17</b>	<b>55.74</b>	



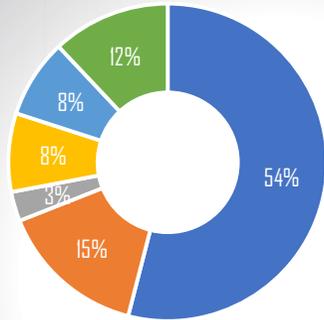
# Retail Loans

## Business Performance

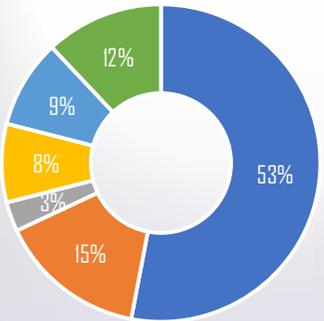
31.03.23



31.12.23



31.03.24



(Amt in Rs. Cr)

Particulars	31.03.23	31.12.23	31.03.24	Growth YoY (%)
Home loans	51,737	56,088	59,107	14.25
Vehicle loans	13,534	15,591	16,641	22.96
Education loans	2,943	3,298	3,424	16.34
Mortgage loans	8,197	8,854	9,139	11.49
Personal loans	6,909	8,692	9,737	40.93
Others incl. Staff Loans,	11,061	12,590	13,436	21.47
<b>Total Retail Loans</b>	<b>94,381</b>	<b>1,05,113</b>	<b>1,11,484</b>	<b>18.12</b>



# Priority Sector Advances

## Business Performance

(Amt in Rs. Cr)

Particulars	Regulatory Target	31.03.23	31.12.23	31.03.24
ANBC		3,83,380	4,07,346	4,16,035
Priority Sector		1,64,445	1,77,877	1,83,378
<b>% To ANBC</b>	<b>40.00</b>	<b>42.89</b>	<b>43.67</b>	<b>44.08</b>
Agriculture		72,379	80,351	84,460
<b>% To ANBC</b>	<b>18.00</b>	<b>18.88</b>	<b>19.73</b>	<b>20.30</b>
Small & Marginal Farmers		43,253	51,652	53,388
<b>% To ANBC</b>	<b>10.00</b>	<b>11.28</b>	<b>12.68</b>	<b>12.83</b>
Weaker Section		56,558	64,444	66,312
<b>% To ANBC</b>	<b>12.00</b>	<b>14.75</b>	<b>15.82</b>	<b>15.94</b>
Micro Enterprises (PS)		43,137	45,497	43,095
<b>% To ANBC</b>	<b>7.50</b>	<b>11.25</b>	<b>11.17</b>	<b>10.36</b>



# Domestic Credit – Sector Wise

## Business Performance

(Amt in Rs. Cr)

Particulars	31.03.23	31.12.23	31.03.24
Infrastructure	65,181	63,142	58,860
Basic Metal & Metal products	14,523	16,890	16,561
Textiles	7,264	6,647	6,542
Gems & Jewellery	3,975	3,162	3,217
Chemicals & Chemical products	6,233	7,783	8,088
Vehicles & Transport equipment	2,764	2,454	2,328
Rubber, Plastic & their products	3,134	3,295	3,455
Construction	3,857	4,199	4,203
Direct Exp to Real Estate Sector	61,952	66,246	69,678
- Residential Mortgage*	59,104	64,286	67,649
- CRE	2,848	1,960	2,029
NBFC (Incl. HFCs)	60,550	64,488	64,477

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



# NBFC Portfolio - Global

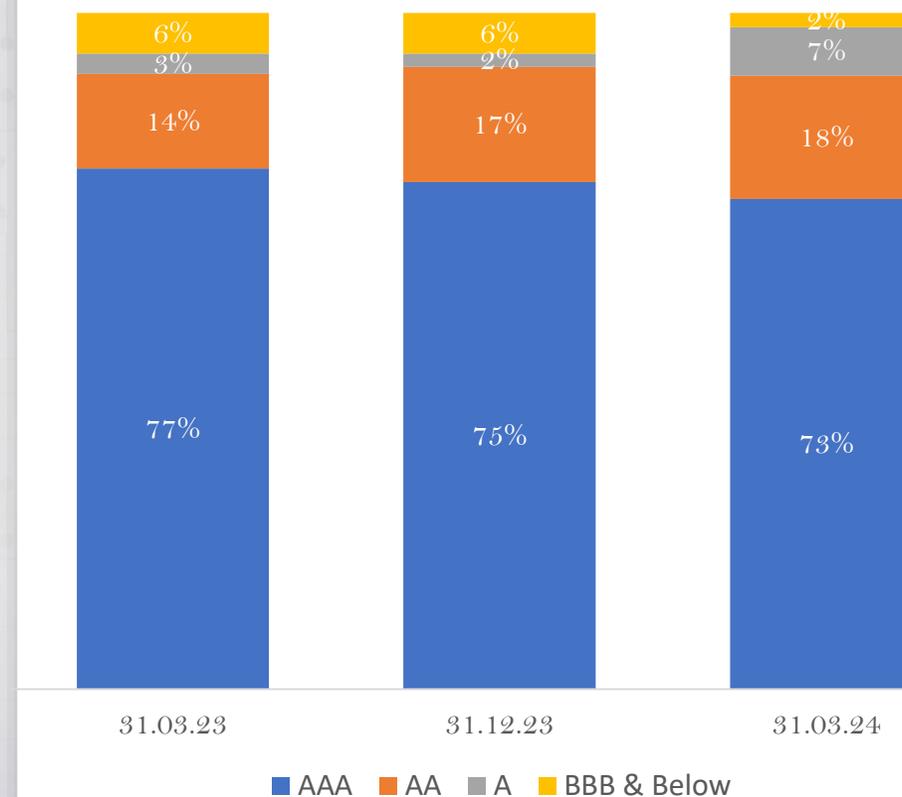
## Business Performance

(Amt in Rs. Cr)

### NBFC Portfolio

Ratings	31.03.23	31.12.23	31.03.24
AAA	53,969	57,105	56,843
AA	9,549	13,258	14,256
A	1,932	1,467	5,640
BBB & Below	4,278	4,545	1,643
<b>Total</b>	<b>69,728</b>	<b>76,375</b>	<b>78,382</b>
Total Global NBFC as % of total Global Advances	12.46	12.44	12.43

### NBFC - Rating Distribution



# Domestic Advances - Infrastructure Sector

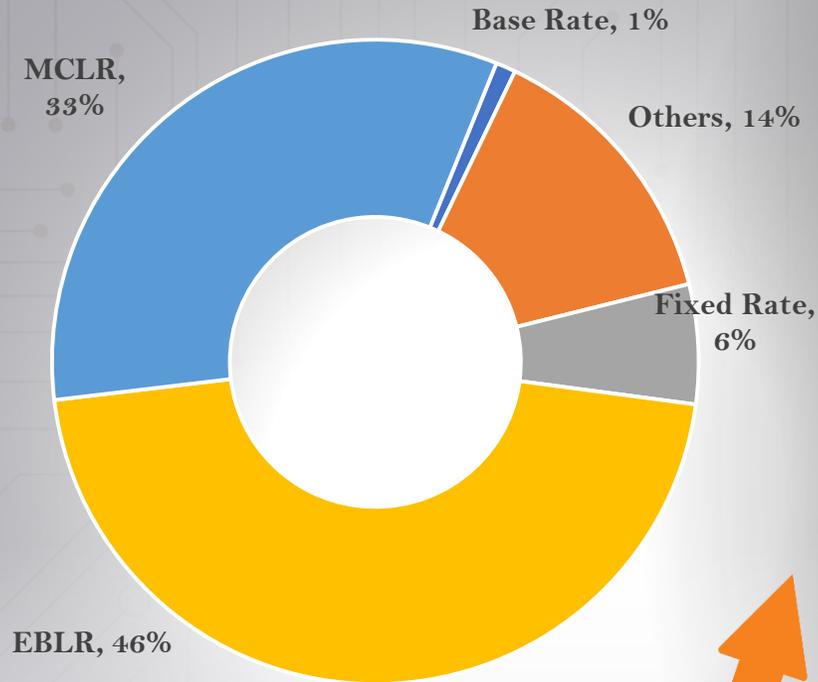
## Business Performance

(Amt in Rs. Cr)

Particulars	31.03.23	31.12.23	31.03.24
Power	42,145	39,583	35,124
a) SEBs	18,945	16,084	14,780
- Generation	8,503	7,026	6,388
- Transmission	1,980	2,593	2,463
- Distribution	8,462	6,465	5,929
b) PSUs & Pvt Power Cos	23,200	23,499	20,344
Roads and Ports	16,150	16,352	16,418
Telecom	383	368	370
Other Infrastructure	6,503	6,839	6,948

# Benchmark wise Distributions of Advances

## Business Performance



(Amt in Rs. Cr)

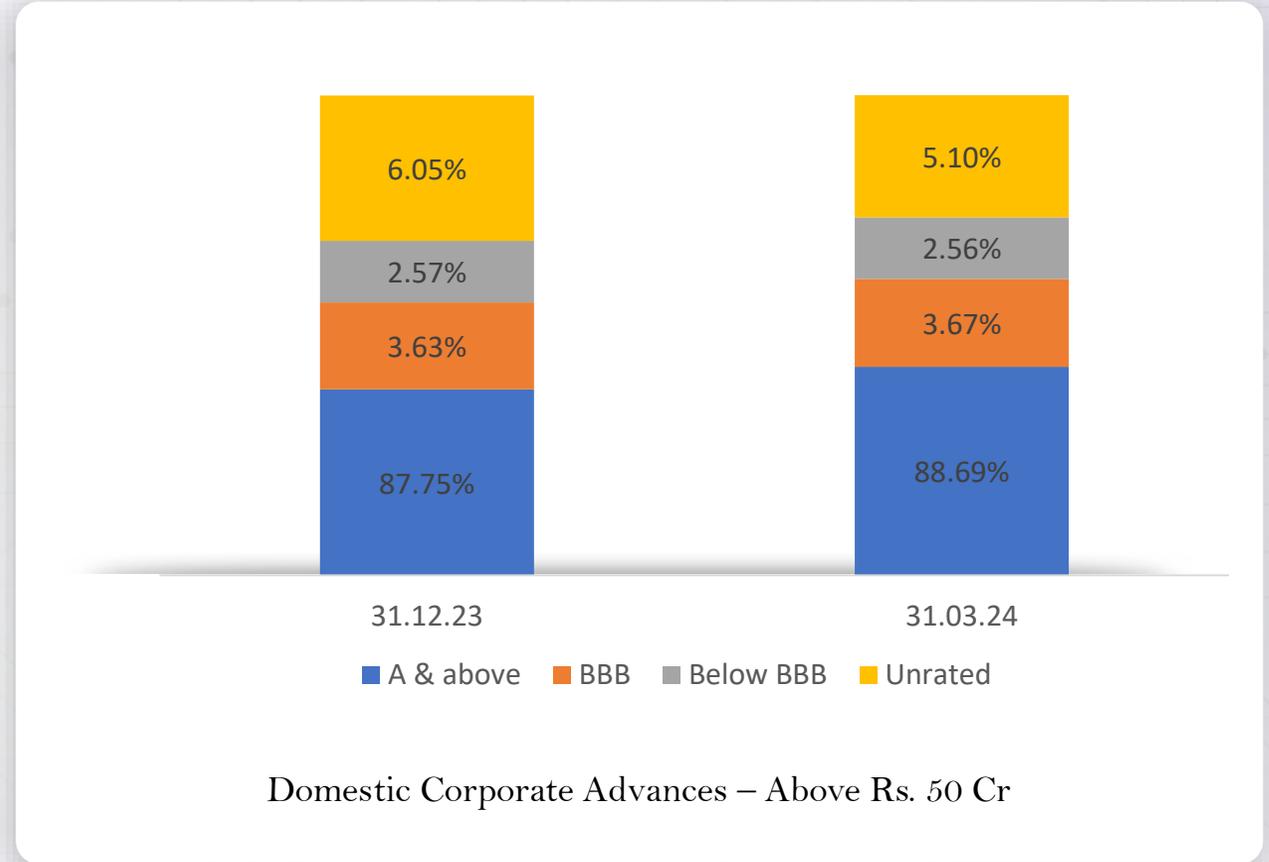
 Benchmark Rates	 Standard Advances as on 31.03.24	 Share (%)
Base Rate	2,232	0.48
MCLR	1,53,296	32.99
EBLR	2,12,302	45.69
Fixed Rate*	30,779	6.62
Others #	66,045	14.22
<b>Grand Total</b>	<b>4,64,654</b>	<b>100.00</b>

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

# Others includes FCL linked to Alternate Reference Rate (ARR) and others

# External Ratings Distribution of Standard Corporate Advances

## Business Performance



Domestic Corporate Advances – Above Rs. 50 Cr

As on 31.03.24, Investment grade accounts form 93% of our Standard Corporate advances portfolio

# Domestic Investments

(Amt in Rs. Cr)

Particulars	As on 31.03.23				As on 31.03.24			
	AFS	HTM	HFT	Total	AFS	HTM	HFT	Total
SLR Investments	30,943	1,24,113	-30	1,55,026	36,057	1,37,971	1,274	1,75,302
of which Govt Securities	30,943	1,24,113	-30	1,55,026	36,057	1,37,971	1,274	1,75,302
Non SLR Investments	13,726	30,767	52	44,545	18,931	29,372	12	48,315
<b>M Duration</b>	<b>1.55</b>		<b>3.95</b>		<b>2.65</b>		<b>5.41</b>	
<b>Total</b>	<b>44,669</b>	<b>1,54,880</b>	<b>22</b>	<b>1,99,571</b>	<b>54,988</b>	<b>1,67,343</b>	<b>1,286</b>	<b>2,23,617</b>

# Net Interest Income (Global)

Particulars	QE Mar 23	QE Mar 24	Y-o-Y (%)	12M Mar 23	12M Mar 24	Y-o-Y (%)
<b>Interest Income</b>	13,449	16,162	20	47,648	60,710	27
a. Advances	9,440	11,626	23	33,368	42,881	29
b. Investments	3,296	3,661	11	11,943	14,123	18
c. Money Market Operations & Others	713	875	23	2,337	3,706	59
<b>Interest Expended</b>	7,926	10,225	29	27,373	37,657	38
a. Deposits	6,431	8,386	30	23,627	31,242	32
b. Borrowings	1,302	1,640	26	3,017	5,625	86
c. Subordinated Bonds & Others	193	199	3	729	790	8
<b>Net Interest Income</b>	5,523	5,937	7	20,275	23,053	14
<b>Net Interest Margin (%)</b>	3.15	2.92		3.01	2.97	

# Non Interest Income (Global)

## Financial Performance

(Amt in Rs.  
Cr)

Particulars	QE Mar 23	QE Mar 24	Y-o-Y (%)	12M Mar 23	12M Mar 24	Y-o-Y (%)
Commission, Exchange & Brokerage	366	462	26	1,368	1,750	28
Profit from Sale and Revaluation of Investments	1,717	380	-78	1,836	628	-66
Profit from Exchange Transactions	153	110	-28	1,004	513	-49
Recovery In W/o accounts	301	312	4	1,073	1,267	18
Profit on Sale to ARC	18	16	-11	134	68	-49
Third Party Commission	51	64	25	178	200	12
Other Non Interest Income	493	293	-41	1,507	1669	11
<b>Total Non-Interest Income</b>	<b>3,099</b>	<b>1,751</b>	<b>-43</b>	<b>7,100</b>	<b>6,095</b>	<b>-14</b>

# Operating Profit and Net Profit (Global)

## Financial Performance

(Amt in Rs.  
Cr)

Particulars	QE Mar 23	QE Mar 24	Y-o-Y (%)	12M Mar 23	12M Mar 24	Y-o-Y (%)
Operating Profit	4,184	3,557	-15	13,393	14,069	5
<b>Provisions for</b>						
Bad & Doubtful	546	2,043	274	3,602	4,109	14
Standard Assets and others	374	-139	-137	2,354	-162	-107
Dep. on Non-Performing Investment	1,130	-78	-	1,208	22	-98
Total Provisions before Tax	2,051	1,826	-11	7,163	3,970	-45
<b>Profit before Tax (PBT)</b>	<b>2,133</b>	<b>1,731</b>	<b>-19</b>	<b>6,229</b>	<b>10,099</b>	<b>62</b>
Taxation	783	292	-63	2,206	3,781	71
<b>Net Profit (PAT)</b>	<b>1,350</b>	<b>1,439</b>	<b>7</b>	<b>4,023</b>	<b>6,318</b>	<b>57</b>

# Key Financial Ratios (Global)

## Financial Performance

Particulars	QE Mar 23	QE Mar 24
Yield on Advances (%)	7.95	8.47
Yield on Investments (%)	6.82	6.81
Yield on Funds (%)	6.70	7.24
Cost of Deposits (%)	3.91	4.71
Cost of Funds (%)	3.95	4.58
Net Interest Margin (NIM) (%)	3.15	2.92
- Domestic NIM (%)	3.59	3.30
- Overseas NIM (%)	1.09	1.09
Cost to Income Ratio (%)	51.48	53.73
Credit Deposit Ratio	77.04	79.36
Return on Assets (%)	0.63	0.61
Return on Equity (%)	13.52	10.57
Credit Cost (Annualised) (%)	0.45	1.48
Book Value Per Share (Tangible) (Rs)	100.22	128.13
Book Value Per Share (Rs)	121.15	138.64

	FY23	FY24
	7.37	8.38
	6.51	6.75
	6.15	7.03
	3.67	4.51
	3.53	4.36
	3.01	2.97
	3.43	3.34
	1.07	1.20
	51.08	51.73
	77.04	79.36
	0.49	0.70
	10.31	13.13
	0.79	0.78
	100.22	128.13
	121.15	138.64

# Asset Classification: Global Advances

## Asset Quality

(Amt in Rs. Cr)

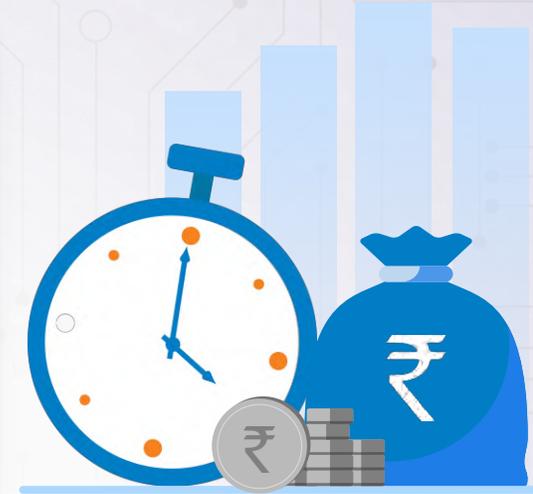
Sectoral	As on 31.03.23		As on 31.12.23		As on 31.03.24	
	Outstanding	Share (%)	Outstanding	Share (%)	Outstanding	Share (%)
<b>Standard Advances</b>	4,78,167	92.69	5,34,822	94.65	5,56,412	95.02
<b>Gross NPA</b>	37,685	7.31	30,237	5.35	29,183	4.98
- Sub-Standard	4,984	0.97	5,616	0.99	4,634	0.79
- Doubtful	15,106	2.93	14,218	2.52	12,402	2.12
- Loss	17,595	3.41	10,404	1.84	12,147	2.07
<b>Gross Advances</b>	5,15,852	100.00	5,65,060	100.00	5,85,595	100.00

# SMA – Rs. 5 Cr & above

## Asset Quality

(Amt in Rs.  
Cr)

SMA Position of Rs. 5.00 crores & above						
SMA Category	31.03.23		31.12.23		31.03.24	
	Amount	% to Std Adv	Amount	% to Std Adv	Amount	% to Std Adv
SMA-0	14,991	3.14	7,092	1.33	5,917	1.06
SMA-1	1,199	0.25	852	0.16	502	0.09
SMA-2	778	0.16	978	0.18	712	0.13
<b>Grand Total</b>	<b>16,968</b>	<b>3.55</b>	<b>8,922</b>	<b>1.67</b>	<b>7,131</b>	<b>1.28</b>



Sector / SMA	31.03.23				31.12.23				31.03.24			
	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total	SMA-0	SMA-1	SMA-2	Total
Agriculture	1,066	147	135	1,348	520	100	159	779	331	22	82	435
Retail	595	90	37	722	126	57	100	283	42	64	77	183
MSME	3,410	479	401	4,290	1,051	518	572	2,141	613	266	357	1,236
Corporate	9,920	483	205	10,608	5,395	177	147	5,719	4,931	150	196	5,277
<b>Grand Total</b>	<b>14,991</b>	<b>1,199</b>	<b>778</b>	<b>16,968</b>	<b>7,092</b>	<b>852</b>	<b>978</b>	<b>8,922</b>	<b>5,917</b>	<b>502</b>	<b>712</b>	<b>7,131</b>

# Resolution Framework - Standard Restructuring (Domestic)

Asset Quality

(Amt in Rs.  
Cr)

Category	Outstanding as on 31.03.24			Total	Provision	% of Gross Advances
	Resolution Framework 1.0	Resolution Framework 2.0	One Time Restructuring			
Retail	339	3,755	-	4,094	409	1.35%
MSME	345	1,446	531	2,322	206	
Corporate & Others	284	-	1,188	1,472	88	
<b>Total</b>	<b>968</b>	<b>5,201</b>	<b>1,719</b>	<b>7,888</b>	<b>703</b>	

# Movement of NPA (Global)

## Asset Quality

(Amt. in Rs.  
Cr)

Segment	QE Mar23	QE Mar24
<b>Opening Balance (Gross NPA)</b>	38,885	30,237
<b>Add:</b>		
- Fresh Slippage	2,541	1,980
- Debits in existing NPA accounts	84	58
<b>Total Addition</b>	<b>2,625</b>	<b>2,038</b>
<b>Less:</b>		
- Cash Recovery	1,824	1,437
- Upgradation	91	74
- Written Off	1,909	1,581
<b>Total Reduction</b>	<b>3,824</b>	<b>3,092</b>
<b>Closing Balance (Gross NPA)</b>	37,686	29,183
<b>Less: Provisions</b>	29,631	22,338
<b>Net NPA</b>	8,055	6,845

FY23	FY 24
45,605	37,686
6,861	7,092
1108	459
<b>7,969</b>	<b>7,551</b>
6,029	5,261
1,204	1,044
8,655	9,749
<b>15,888</b>	<b>16,054</b>
37,686	29,183
29,632	22,338
8,054	6,845

# Sector wise breakup of Fresh Slippages

## Asset Quality

(Amt in Rs.  
Cr)

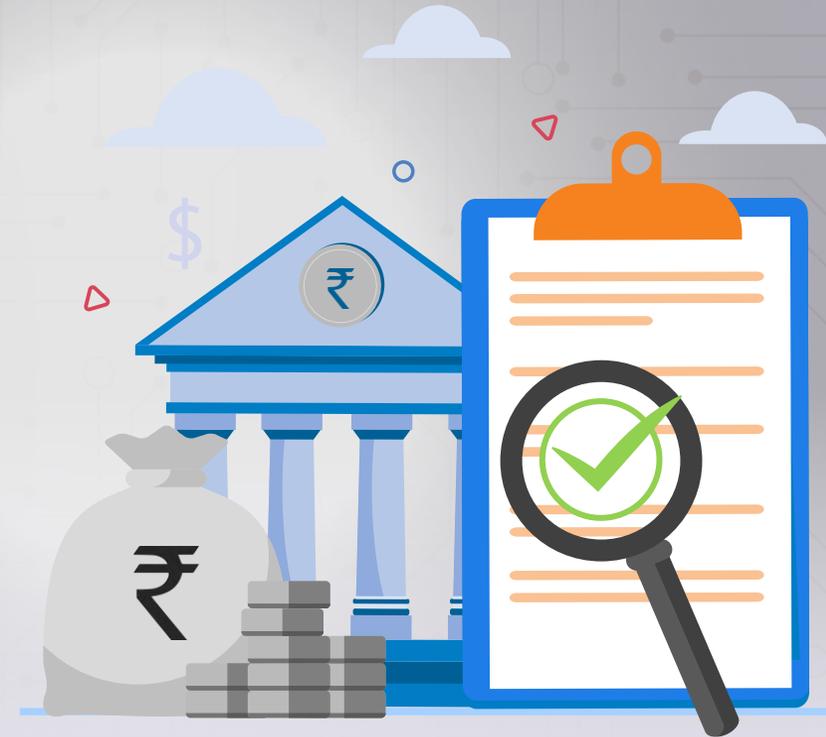
Sector	QE Mar 23			QE Mar 24		
	Gross	Net	% Share	Gross	Net	% Share
Retail	650	204	8	596	147	7
Agriculture	1,936	1578	60	1,021	626	31
MSME	1,781	725	28	1,259	794	39
Corporate	255	127	5	466	440	22
<b>Total Domestic</b>	<b>4,622</b>	<b>2,634</b>	<b>100</b>	<b>3,253</b>	<b>2,007</b>	<b>98</b>
Overseas	-8	-9	-0	57	32	2
<b>Total Global</b>	<b>4,614</b>	<b>2,625</b>	<b>100</b>	<b>3,310</b>	<b>2,039</b>	<b>100</b>

# Asset Quality Ratio (Global)

## Asset Quality

(Amt in Rs.  
Cr)

Particulars	31.03.23	31.03.24
Gross NPA	37,685	29,183
Net NPA	8,054	6,845
Gross NPA (%)	7.31	4.98
Net NPA (%)	1.66	1.22
Provision Coverage (%)	89.68	90.59
Slippage Ratio (%)*	1.94	1.58
Credit Cost (%)*	0.79	0.78



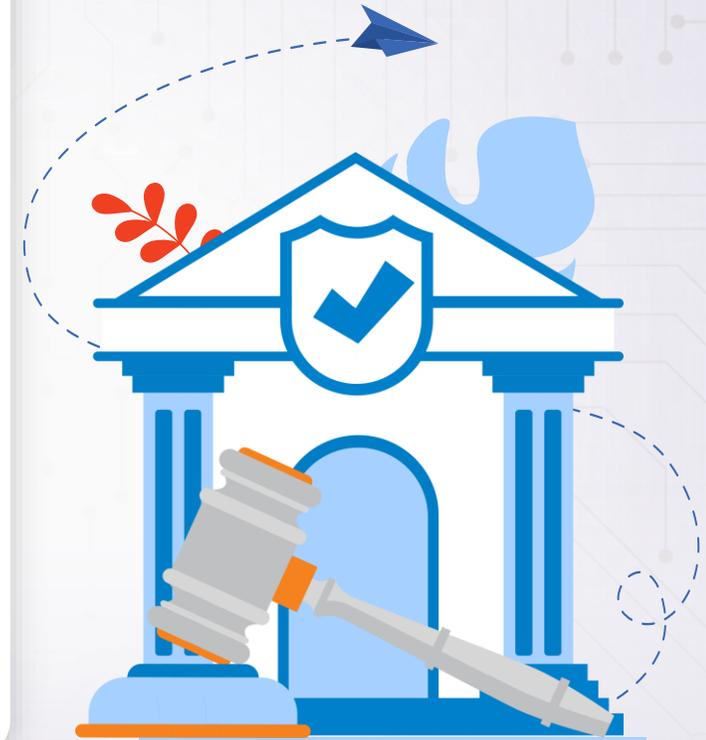
\* Figures for the full year i.e FY 23 and FY 24

# Summary of NCLT Cases – Domestic (As on 31.03.24)

## Asset Quality

(Amt in Rs.  
Cr)

No of Accounts	Particulars	Total Book Outstanding	Provision held	Provision (%)
2	RBI List -1	1,432	1,432	100
8	RBI List -2	1,834	1,834	100
68	Cases filed and admitted in NCLT by our Bank	5,624	4,780	85
7	Cases under admission in NCLT by our Bank	807	566	70
212	Cases filed and admitted in NCLT by other Bank	20,719	19,155	92
9	Cases under admission in NCLT by other Bank	1,656	1,436	87
<b>306</b>	<b>Total</b>	<b>32,072</b>	<b>29,203</b>	<b>91</b>



Note: NPA Reduction in NCLT Accounts: Rs. 2971 Cr in FY24

# Capital Adequacy

## Capital & Shareholding

(Amt in Rs.  
Cr)

Particulars	31.03.23	31.12.23	31.03.24
Capital Adequacy - Basel III			
CET-1 Capital	48,232	52,342	58,660
Tier I Capital	51,084	55,194	61,512
Tier II Capital	6,643	8,700	8,395
Total Capital (CRAR)	57,727	63,894	69,907
Risk Weighted Assets	3,54,534	3,97,805	4,12,078
CET-1 (%) including CCB	13.60	13.16	14.24
Tier I (%)	14.41	13.87	14.93
Tier II (%)	1.87	2.19	2.03
<b>Capital Adequacy Basel III (%) (incl CCB)</b>	<b>16.28</b>	<b>16.06</b>	<b>16.96</b>

## Capital Raised

### Capital Raised during FY 24

Qualified Institutional Placement

₹ 4500

Crores  
(11.12.2023)



Tier II Bonds

₹ 2000

Crores  
(15.09.2023)

# Ratings & Shareholding Pattern

## 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)

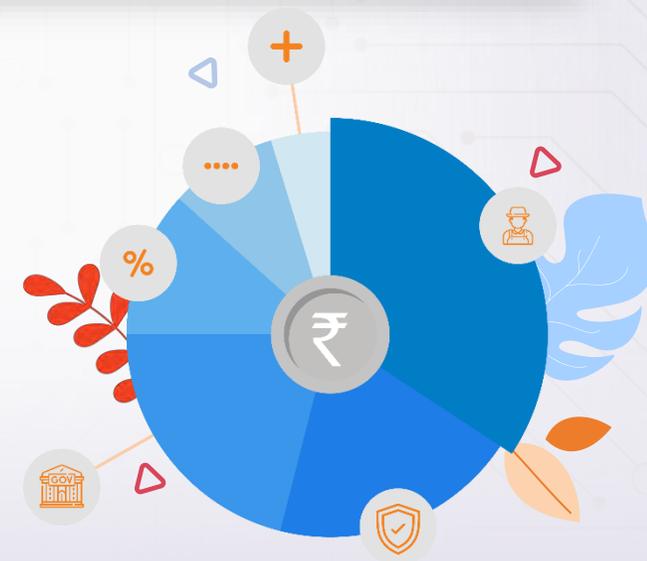
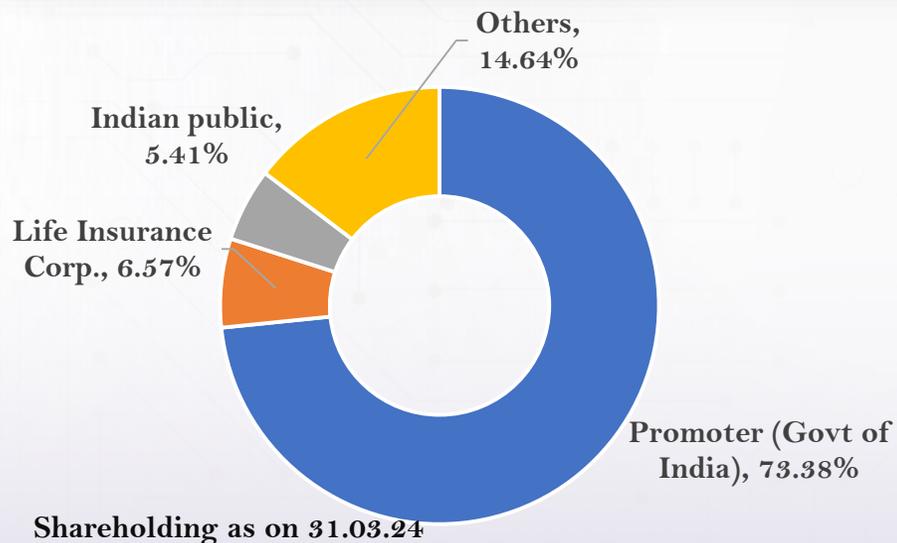
### Domestic Short Term Rating

Rating Agency	Rating
CRISIL Ltd.	A1+

### Overseas Rating

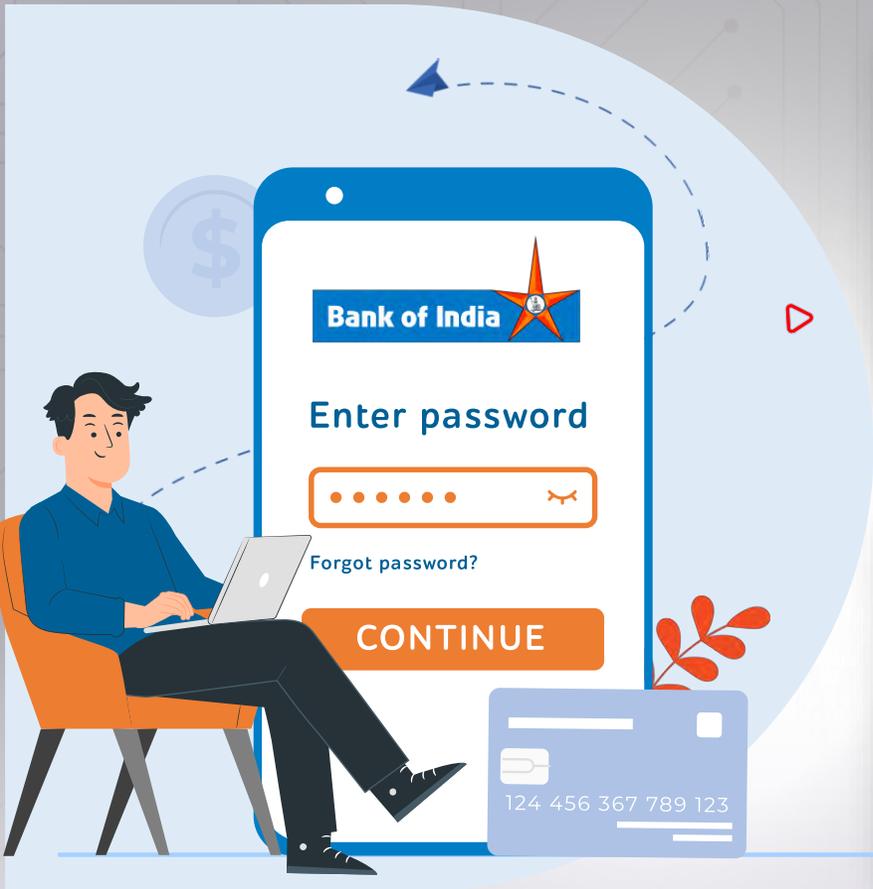
Rating Agency	Rating
Fitch Rating	BBB- (Long) / F3 (Short) (Stable)

Particulars	Shareholding (%) As on 31.03.23	Shareholding (%) As on 31.03.24
Government of India	81.41	73.38
Life Insurance Corp	7.05	6.57
Indian Public	4.87	5.41
Others	6.67	14.64
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

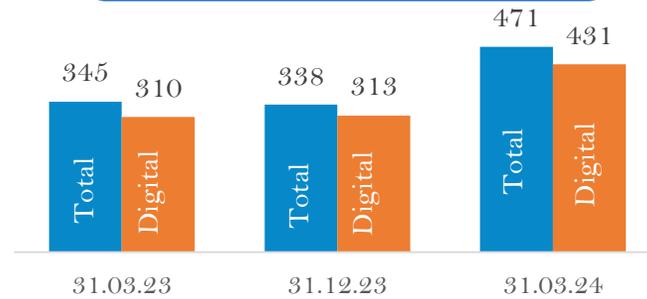


# Digital Banking - Alternate Delivery Channels

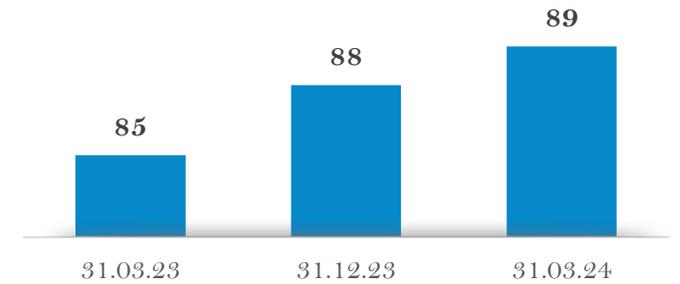
## Digital Banking



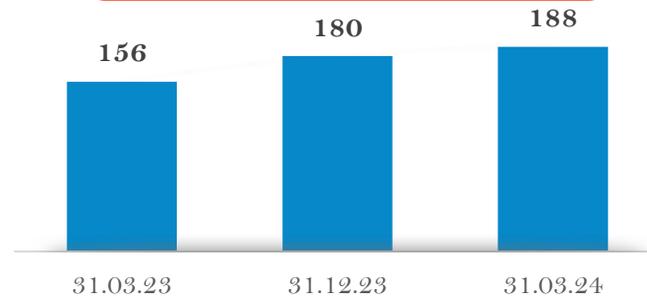
### Transaction counts (in Cr)



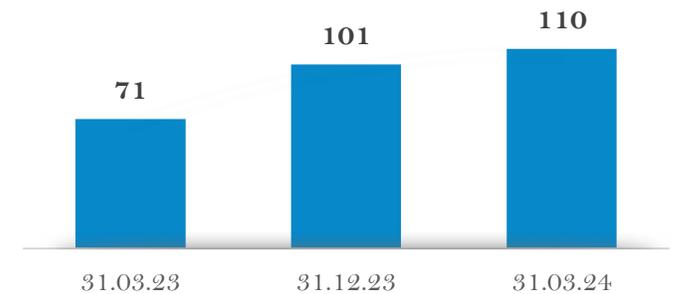
### Internet banking Users (in lakhs)



### UPI Users (in lakhs)



### Mobile banking Users (in lakhs)



# Digital Initiatives



## BOI Mobile Omni Neo App

300+ features with adaptive biometric authentication for enhanced safety.

One stop digital solution for all Banking, Investment and Payment needs.

Faceless banking made reality – End-to end digital account openings for SB, FD, PPF, NPS, Sukanya Sammridhi, Overdraft.

Investments in SGB, MFs, Insurance. Utility Bill Payments.

Simplified views of Transactions and Mandates.



## Digital Infrastructure Upgrade

State of the art new generation Data Centre

Intra-bank networks upgraded to more reliable SDN & SDWAN

Private Cloud to host business critical applications

Next generation Data Lake project with AL/ML/GenAI capabilities underway

Intelligent process automation for faster backend processing

New Enterprise wide web based email Server.



## Other Digital Initiatives

Centralised payment processing for integrated payment services

Merchant portal for one stop solution for corporates

Bhavishya Portal integration for digitizing pension services

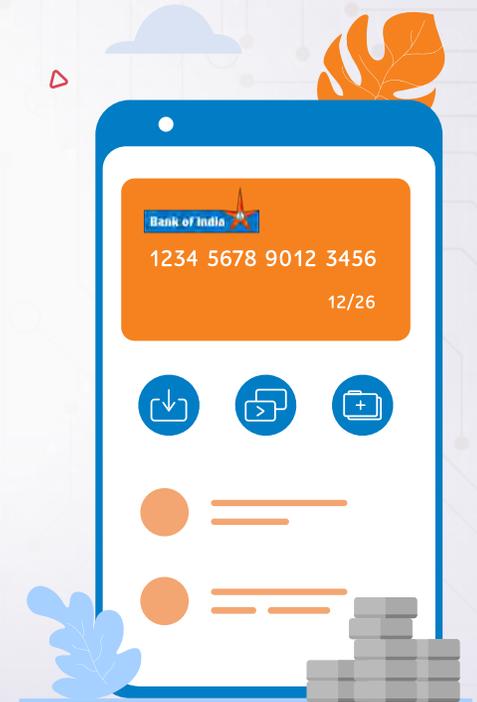
Convenience and accessibility through WhatsApp banking

# Products offered through Digital Platform

## Digital Banking

No of Accounts

Digitally Offered	QE Jun 23	QE Mar 24	FY Mar 24
<b>Retail Loans</b>			
Personal Loan	791	2792	8346
Pensioner Loan	37	177	640
Vehicle Loan	648	2253	8537
<b>Agriculture Loan Products</b>			
Gold Loan	48,814	2,32,812	5,84,586
Kisan Credit Card	531	31,952	61,564
SHG Loans	266	572	3762
<b>MSME Loan Products</b>			
Mudra Shishu	3,086	2813	13510
Mudra Kishore	11,425	15,547	62,592
Mudra Tarun	4,388	7,455	27,895



# Overseas Business Operations

## Other Parameters

(Amt in Rs. Cr)

Categories	No of foreign offices as on 31.03.24
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	FY 2023	FY 2024
Deposits	1,02,523	1,08,203
Advances	84,215	93,203
Business Mix	1,86,738	2,01,406
Total Income	4,047	7,488
Operating Profit	924	1,303
Net Profit	734	947
Gross NPA	3,435	354
Net NPA	61	90

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

As on 31.03.24  
(Amt in Rs. Cr)

Subsidiary / Joint Venture	Capital	Deposits	Advances	Business Mix	Interest Income	Operating Profit	Net Profit
Bank of India (New Zealand) Ltd.	322	443	761	1,204	54	21	14
Bank of India (Tanzania) Ltd.	70	491	372	863	54	19	12
Bank of India (Uganda) Ltd.	258	664	428	1,092	28	52	34
PT Bank of India Indonesia, Tbk	1,777	1,495	2,023	3,518	194	29	23
Indo Zambia Bank (JV)	139	4,165	1,844	6,010	644	340	218

- Note 1: Business Figures as on 31.03.20124;
- Note 2: Income & Profit Figures is for 12 months ended 31.03.24

# Domestic Subsidiaries and Joint Ventures

## Other Parameters

As on 31.03.2024

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.	Merchant Banking Company	10.00	100.00
2	BOI Shareholding Ltd.	Depository Participants activities for NSDL & CDSL	6.65	100.00
3	Bank of India Investment Managers Pvt. Ltd.	Mutual Fund Managers Company	98.10	100.00
4	Bank of India Trustee Service Pvt. Ltd.	Trustee Service to Mutual Fund Co.	0.01	100.00
<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

# RRBs Sponsored by Bank of India

## Other Parameters

As on 31.03.24 (Amt in Rs. Cr)



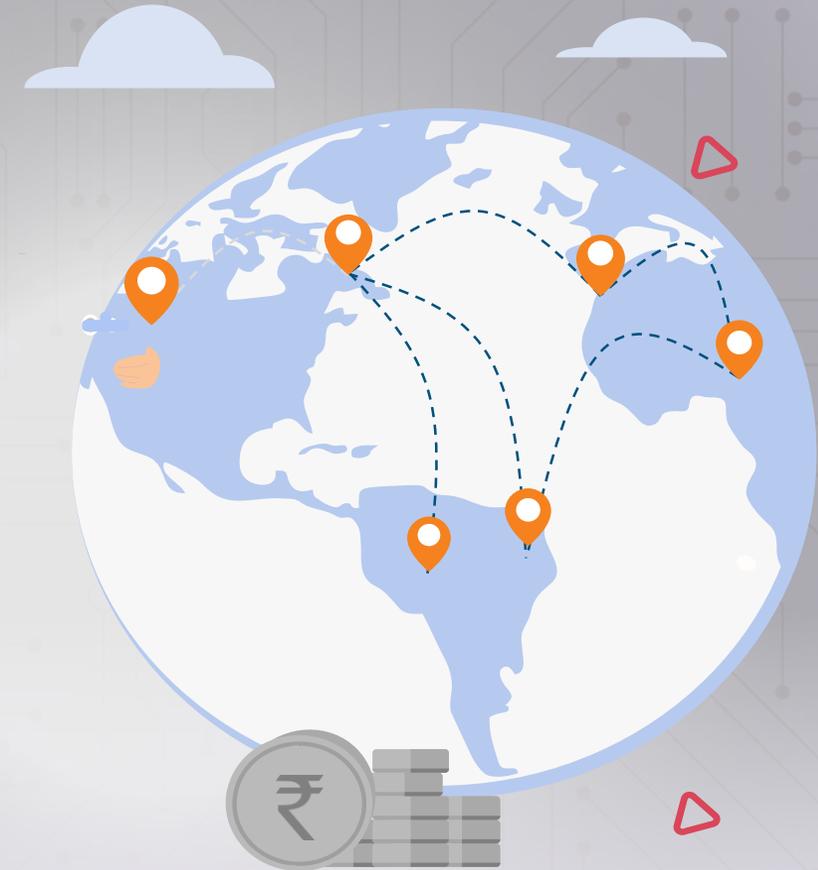
S No	Name of the RRB	Area of operation	Business Mix	Profit
1		Uttar Pradesh	59,621	21
2	 आपका अपना बैंक	Madhya Pradesh	32,864	301
3		Maharashtra	10,166	30



# Branch Network & Global Presence

## Other Parameters

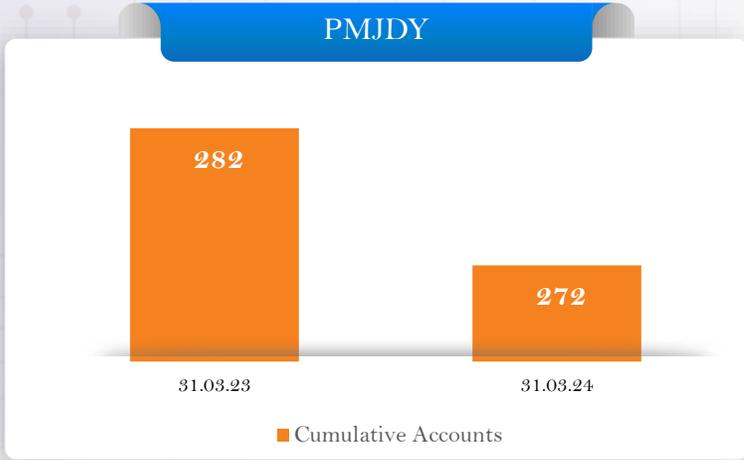
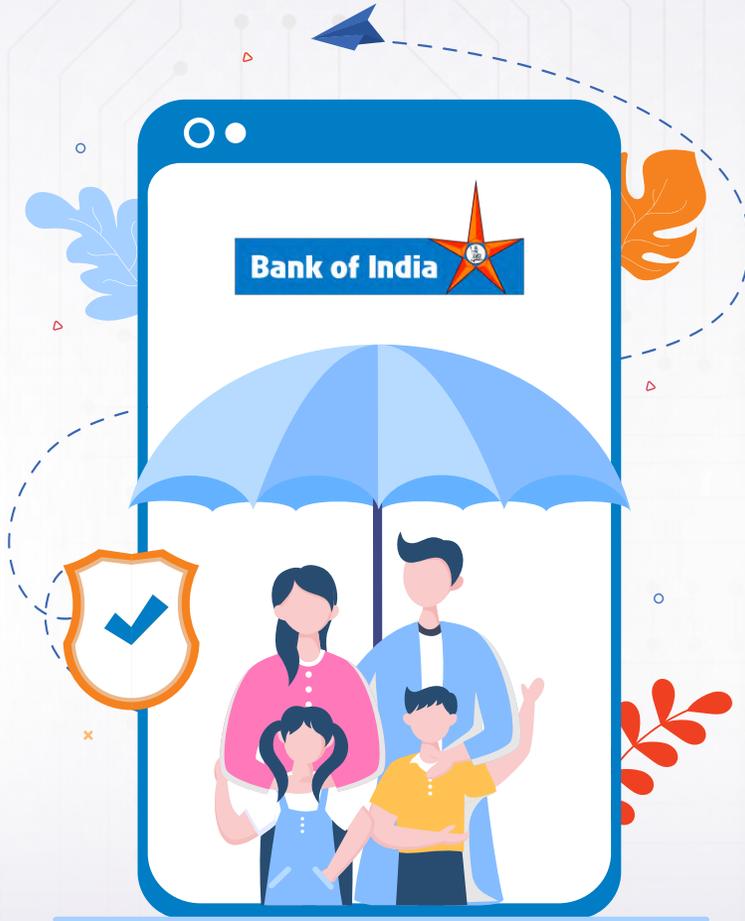
Branch Network	31.03.24
<b>Domestic Branches</b>	<b>5,148</b>
- Metro	990
- Urban	830
- Semi Urban	1,464
- Rural	1,862
- Digital Banking Units	2
<b>Overseas Branches</b>	<b>22</b>
<b>Total No. of Branches</b>	<b>5,170</b>
<b>No of ATMs &amp; CRA</b>	<b>8,230</b>
<b>No of BCs</b>	<b>20,703</b>
<b>Total No of Customer Touch points</b>	<b>34,103</b>



# Inclusive Growth – Social Security Schemes

## Other Parameters

(No in Lakhs)



# Manpower Optimisation

## Other Parameters

### No. of Centralized Units and Staff

Central Processing Unit	No. of Units	No. of Officers Posted
Zonal Centralised Operations Dept.	63	271
SME City Centre & SME Urban Centre	118	932
Retail Business center	138	893
Star Krishi Vikas Kendra	149	496
Foreign Exchange Back Office	1	88
Transaction Monitoring & KYC AML Department	1	40

### Human Resource and business ratios

Parameter	Amount / No. As on 31.03.24
Total No. of Employee	50,944
Female Employees	14,826
Male Employees	36,118
Business Per employee (Rs. lakhs)	2,587
Profit per employee (Annualised) (Rs. lakhs)	12.35



## Green Finance

- Bank has underwritten substantially in the Bio Gas, Solar & wind energy generation & distribution, the total outstanding in renewables portfolio is 2505 Cr as on 31-03-2024.

## Paperless Banking

- In FY 23-24 the bank has opened 7,71,432 loan accounts digitally under E-Portal sanctioning an amount of 15516 Cr thus saving almost 1.13 Cr of pages, thus reducing almost 50 metric tons of carbon emissions.

## Usage of renewable energy

- Power generation through solar panels at our head office buildings

## Adherence to green codes & green practices

- Head office star house 2 & 3 are IGBC certified green buildings.
- The head office buildings have installed lightning sensors at all common places, corridors, washrooms.
- LED light fittings in all branches for energy conservation.



## Rural Development

- The bank is sponsoring 42 RSETI centers for skill development.
- Total of 29,789 SHG groups are under credit linkage. Sanctioned amount is Rs.1894 Cr. Total portfolio is of Rs.9728 Cr as on 31-03-2024.

## Financial Inclusion & small finance

- The Bank has opened 17.15 lacs PMJDY accounts in FY 23-24. Total PMJDY accounts are 271 lacs with total balance of Rs 13,835 Crore.
- The bank has financed 51,375 street vendors under PM SVANidhi scheme, taking total beneficiaries to 5,93,317 with total outstanding of Rs. 271.90 Crore as on FY 23-24.

## Diversity

- Women form 29.10% of our total workforce
- 1281 specially abled persons are employed as on 31.03.2024
- 85 sports personnel are currently in service



## Governance & Ethics

- 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.

## Risk Management & fraud prevention

- Well defined business continuity plan for seamless transition in unexpected circumstances.
- Strong priority on cyber security & fraud risk management.

# ESG-Aspirations and Progress



Bank has created ESG Corner on its website, which is being used to showcase initiatives taken by the Bank.

[Click Here](#)



Bank plans to use its internal strength, domestic reach and international presence to participate in global program and build large book of Green Portfolio, coming from diverse sources, viz Commercial Solar Plants, New Technology initiatives, funding R & D projects of established corporates, funding government initiatives, funding Agriculture Transition, EV vehicles, Domestic Solar Roof Top etc.



Bank is in the process of strengthening assessment of Transition and Physical Risk of Front Book as well Back Book.



Bank aspires to publish sustainability report of the Bank in forthcoming quarters.



Bank aspires to increase its engagement with its customers on matters related to ESG and Climate Risk.

# AWARDS & ACCOLADES DURING FY24

Bank had received the prestigious “SKOCH AWARD 2023” for overall performance in MSME.

Our bank has received National Award for outstanding performance in SHG Bank linkage for FY 2022-23 from Ministry of Rural Development, Government of India, during 24th Central level consultative meeting held at Agartala, Tripura in the month of Nov-23

Bank of India has received Gold award in 97th SKOCH summit & awards, held on 29th March 2024 under Digital Transformation category. This award is conferred for its Universal Application Platform- OMNI NEO mobile app.

Bank of India has also received No. 1 performer CORPORATE EXCELLENCE under India Involved Ranking in 97th SKOCH summit & awards.



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# THANK YOU

We express our heartfelt gratitude to all our stakeholders for their support & trust and solicit their continued patronage to make our beloved Bank grow exponentially in the coming years.



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